

# **EXHIBIT 1**

Company: The Harford Mutual Insurance Company

Policy Number: 9203316 Renewal of: New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Applicable to the following policies and coverages if included:

Commercial Property, Commercial Liability, Commercial Inland Marine,  
Commercial Crime, excluding Theft & Burglary, and Businessowners Policies

Coverage for acts of terrorism is included in your policy. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019 defines an act of terrorism in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism included in this policy is \$5,761 and does not include any charges for the portion of losses covered by the United States government under the Act.

**REJECTION OF TERRORISM INSURANCE**

UNDER FEDERAL LAW, YOU HAVE THIRTY (30) DAYS TO CONSIDER THIS OFFER OF COVERAGE FOR TERRORIST ACTS. YOU MAY REJECT COVERAGE BY SIGNING THE STATEMENT BELOW AND RETURNING THIS NOTICE. ONCE WE RECEIVE THE SIGNED REJECTION STATEMENT, TERRORISM EXCLUSIONS WILL BE ADDED TO YOUR POLICY AND YOU WILL NOT BE COVERED FOR LOSSES ARISING FROM TERRORIST ACTS.

☐ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism under this policy.

\_\_\_\_\_  
Signature of Policyholder\_\_\_\_\_  
Printed Name of Policyholder\_\_\_\_\_  
Date

This policyholder notice provides no coverage nor can it be construed to replace any provision of your policy. The coverage provided by your policy for certified acts of terrorism and all other coverage is limited by the exclusions, limits, terms and conditions of your policy. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail. Nothing in this notice should be construed as an offer to reinstate coverage for a cancelled/expired policy.

## Understanding the Audit Process Could Save You Money

### By The Harford Mutual Insurance Companies

1. What is an audit? A report of collected information about an insured's operation and accounting records used to determine the actual insurance exposures for the coverages provided.
2. Why and when is it necessary? The original premium on the policy is an estimated premium. The final audit determines the actual premium. When actual exposures differ from the estimated exposures, an adjustment must be made to the premium of the expired policy.
3. What insurance coverages require an audit?
  - General Liability
  - Premises/Operations Liability
  - Products/Completed Operations
  - Garage Liability
  - Businessowners Liability
  - Workers' Compensation

4. How should your records be kept? Proper record keeping will permit the auditor to apply any allowable credits to your final premium. When the auditor requests payroll information, this includes *remuneration*. *Remuneration* means money, or any substitute for money, and includes the following:

Wages	Commissions	Bonuses	Overtime Pay
Holiday Pay	Profit Sharing Plans	Sick Pay	Payment of Piece Work
Vacation Pay	Statutory Payments	Tool Allowances	Value of Board, Lodging
Tips	Store Certificates	Other Substitutes	

Overtime: In most states, the amount paid in excess of straight time pay can be deducted if the excess can be verified in your records. You must maintain your records to show overtime pay separately by employee and in summary by classification of work.

Division of Payroll: Generally, a division of an individual employee's payroll to more than one classification is not allowed, except for construction or erection workers. In these cases, the payroll may be allocated to each type of work performed if proper records are kept. Your records must show the number of hours and amount of payroll for each type of work. Without an adequate breakdown, the full payroll must be charged to the highest-rated classification.

Officers/Partners/Sole Proprietors: Depending on state law, officers are usually covered for Workers Compensation benefits unless your state allows an exclusion endorsement. Partners and sole proprietors are usually not covered for benefits unless your state allows an inclusion endorsement. You should report payroll for each covered officer, partner or sole proprietor. Payroll may be subject to a minimum and maximum remuneration per annum, which is the lowest and highest payroll amount we will use to calculate premium. The state rating bureau establishes the minimum and maximum remuneration, which may change annually. For General Liability and Businessowners policies, payroll exceptions for officers, partners and sole proprietors may apply. Payroll may be subject to a flat remuneration per annum. This payroll exception will be used to calculate premium and may change annually.

Subcontractors: Certificates of insurance are required for all subcontractors as documentation that there is coverage in effect during the time that the work is being performed. Subcontractors must carry Liability limits of at least \$1,000,000 and Workers Compensation limits of \$100,000/\$500,000/\$100,000. If there are no certificates available, it will be necessary to classify the subcontractors as employees and the appropriate premium charges will be made.

For Workers' Compensation, if the subcontractor is an officer, partner or sole proprietor with no employees and exempt from Workers Compensation coverage, a certificate of insurance showing General Liability insurance with limits of liability of \$1,000,000 or more is required. Without certificates of insurance, it will be necessary to classify these subcontractors as employees. Additional documentation may be necessary depending on state requirements.

5. Who conducts the audit? If the conditions of your policy require a physical audit, a Premium Auditor will contact you for an appointment. The Premium Auditor will examine and audit all records that relate to your policy.

# HARFORD MUTUAL

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## INSURING OPPORTUNITY<sup>®</sup>

This policy is underwritten by:  
**Harford Mutual Insurance Company**  
200 North Main Street, Bel Air, MD 21014  
1-800-638-3669

## COMMERCIAL LINES POLICY

Policy #: 9203316  
Issued to: SB REIM LLC

Agent: HOWARD INSURANCE AGENCY, INC.  
Phone: 3016522500

THIS POLICY JACKET WITH THE COMMON POLICY DECLARATIONS, COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE FORM(S) FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THIS POLICY

Report new claims and first notice of loss  
1-800-638-3669 | ClaimLine@hm1842.com

*Insuring opportunity through mutual success<sup>®</sup>*



MUTUALS - MEMBERSHIP AND VOTING NOTICE: The insured is notified that by virtue of this policy, he is a member of The Harford Mutual Insurance Company of Bel Air, Maryland, and is entitled to vote either in person or by proxy at any and all meetings of said Company. The Annual Meetings are held in the Home Office, on the third Wednesday of May, of each year.

MUTUALS - PARTICIPATION CLAUSE WITHOUT CONTINGENT LIABILITY: No Contingent Liability: This policy is nonassessable. The policyholder is a member of the company and shall participate, to the extent and upon the conditions fixed and determined by the Board of Directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

In Witness Whereof, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.

 Secretary

 President

## Customer Privacy Policy

Since 1842, Harford Mutual Insurance Company has been committed to the mutual success of our policyholders, agencies and local community. It is because of this commitment that we are dedicated to protecting the confidentiality of our customers' Nonpublic Personal Information (NPI). We take this opportunity to share our procedures and policies designed to safeguard your information, which may be obtained in the course of our business relationship with you.

This notice serves to explain: what type of information we collect; how we collect it; what we do with it after we collect it; how we safeguard your privacy; and how you may obtain information, if any, about your NPI. We will inform you concerning these policies in this notice and every year that you remain our customer.

### Our Privacy Policy

- We do not sell your NPI.
- We do not share your NPI with nonaffiliated third parties other than as necessary to service your policy or claim.
- We do not share your health or financial information, except as authorized by law.
- We use your NPI only to service your policies, claims and to meet your needs as they have been described to us.
- We will require that persons or organizations providing goods or services to you on our behalf protect the confidentiality of your NPI.
- We protect your NPI regardless of whether you are a current or a former customer.
- We maintain physical, electronic and procedural safeguards to protect your NPI from disclosure.

### How We Collect Information

We collect and retain information about you to provide you with the coverage, product, or service you request, or to service your account as permitted by law, and as needed to conduct business. We collect your NPI from the following sources:

- Your application for insurance or similar forms;
- Consumer reporting agencies, motor vehicle records, credit reports, claims history, loss information reports, court records or other public records; property inspections to verify value and condition for property insurance; or
- Your insurance agent.

### Information We Collect About You

Harford Mutual gets most of its information from your application for insurance or from your

insurance agent. This includes, for example, your name; address; social security number; financial account or credit card information; vehicle type; credit based insurance score; a report about your coverage and claims history with other companies and motor vehicle records, to name a few.

For property and liability insurance, we may send someone to inspect your property and verify the value and condition of your property. A photo of any property to be insured may be taken and retained. We may also obtain reports concerning the square footage of your property from companies that collect such data.

For workers' compensation insurance, we may send someone to perform an audit or accounting of your business records to ensure that you are getting the appropriate premium charge.

### What We Do With the Information Collected

Harford Mutual uses your information only as permitted by law. We may use your information to: service products you have purchased; underwrite your policy; process claims; protect against fraud; and comply with legal requirements.

Information collected is maintained in either our policy records or in your agent's files. We may review it to evaluate requests for insurance coverage or to determine your insurance rates. Your information may also be used to decide whether to issue a renewal policy or settle a claim.

If coverage is declined, or if your rates increase because of information we received from a consumer report, we will tell you as required by the Fair Credit Reporting Act.

### Information Disclosure

We will not disclose information about you without your written consent unless the disclosure is necessary to conduct our business. By law, we can share information about you without your permission under certain circumstances to certain people and organizations. Examples include:

- Our affiliated companies.
- Independent claim adjusters, appraisers, contractors, auto repair shops, investigators and attorneys in order to investigate, defend or settle a claim involving you.
- Your agent.
- Mortgagees, lienholders, lessors, loss payees, or other persons shown on our records as having a legal or beneficial interest in your policy or claim proceeds.
- Consultants or other service providers that perform business functions for us such as mailing or marketing services.
- Our reinsurance companies.
- Businesses that conduct research for us such as actuarial or underwriting studies.
- Other insurance companies.
- Consumer reporting agencies in connection with any application, policy or claim involving you.
- Insurance support organizations that collect information to detect and prevent insurance crimes or fraud.
- Medical care institutions or professionals to verify coverage or claims-related services.
- Insurance regulatory agencies in connection with the regulation of our business.
- Law enforcement or other governmental authorities.
- By order of subpoena, warrant or other court order as required by law.

We do not otherwise give information about you to people or organizations that would use the information to contact you about their product or services.

### How We Protect Your Information

Harford Mutual maintains physical, electronic and procedural safeguards to protect your NPI. Access to customer records is restricted to employees with a business reason for knowing such information in order to provide products and services to you. Employees are trained to protect customer privacy by adhering to the privacy responsibilities outlined by the company. Should you cease being a customer, we will continue to protect your personal information in the same manner. At Harford Mutual, our employees are

responsible for upholding a Code of Conduct and Confidentiality policy that requires them to keep confidential all NPI obtained in the course of our business.

### Your Rights

You have the right to know what information we have about you and to receive a copy upon request. Despite your request, we may not be able to disclose certain types of information collected when evaluating claims or possible lawsuits. In this regard, we will not send you any medical information we have received about you from a doctor or other health care provider due to certain health information protection laws. Rather, you should contact the doctor or health care provider directly to obtain this information.

Also, we will not send you any reports provided by any consumer reporting agency. Instead, we will give you the name and address of any consumer reporting agency that prepared the report about you, so that you can contact them for a copy.

To submit your request for other types of information, please send your complete name, address and policy number to:

Harford Mutual Insurance Company  
Privacy Inquiries  
Office of General Counsel & Director of Compliance  
200 North Main Street  
Bel Air, MD 21014

Within thirty (30) business days of receipt of your written request, we will disclose to you the NPI about you in our files. You may receive a copy at a reasonable charge. We will tell you with whom we have shared your NPI within the past two (2) years, or for the time period required by state law. If you believe your file should be corrected, please contact us in writing with the request. We will make the change or provide an explanation of our refusal to do so.

Thank you for choosing Harford Mutual for your insurance protection. We work hard to preserve the confidentiality of your nonpublic personal information.

Our longstanding commitment to preserving your privacy continues, as does our dedication to providing personal service aimed at ensuring our mutual success. We have been in business to accomplish this goal since 1842.

**Company:** The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

**Policy Number:** 9203316 **Renewal of:** New**COMMERCIAL LINES POLICY****Named Insured and Mailing Address**SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007**Agency Name and Address**1713-BAS HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500**Policy Period:** From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.**In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.**FORM OF BUSINESS: INDIVIDUAL  
BUSINESS DESCRIPTION: BUILDING OWNERTHIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.  
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
Commercial Property Coverage Part.....	\$ 510,520
Commercial General Liability Coverage Part.....	\$ 81,513
Terrorism Risk Insurance Program Reauthorization Act of 2019 (Certified)\$	15,761
Premium shown is payable annually.....	\$ 607,794

FORMS AND ENDORSEMENTS: See Form Schedule

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATION(S), COVERAGE PART COVERAGE FORMS AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF COMPLETES THIS POLICY.

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JHolbrook

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IMPORTANT NOTICES TO POLICYHOLDERS

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ILMS0005(0121) POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE  
ILMS016 (1015) CUSTOMER PRIVACY POLICY  
ILMS017 (0118) POLICYHOLDER DISCLOSURE OF EXCEPTION COVERING CERTAIN FIRE LOSSES  
STATES: GA, NC & NJ  
COVERAGE PART: COMMERCIAL PROPERTY  
: COMMERCIAL INLAND MARINE

ILMS019 (1119) UNDERSTANDING THE AUDIT PROCESS COULD SAVE YOU MONEY  
ILMS11 (0604) ADVISORY NOTICE TO POLICYHOLDERS - OFAC  
ILN026 (0609) DISTRICT OF COLUMBIA FRAUD STATEMENT

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COMMON POLICY FORM SCHEDULE

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FORMS AND ENDORSEMENTS APPLYING TO AND MADE A PART OF THIS POLICY AT TIME OF ISSUE:

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IL0017 (1198) COMMON POLICY CONDITIONS  
IL0278 (0908) DISTRICT OF COLUMBIA CHANGES - CANCELLATION & NONRENEWAL  
BE-25 NAMED INSURED SCHEDULE

**Company:** The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

**Policy Number:** 9203316 **Renewal of:** New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

**Policy Period:** From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

**In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.**

**NAMED INSURED SCHEDULE**

Form Number: BE-25

SB REIM LLC  
ROCKFORD APARTMENTS, LP  
PEABODY APARTMENTS, LP  
SEVEN OAKS PHASE II INVESTORS, LLC  
SEVEN OAKS PARTNERS, LLC  
SEVEN OAKS PROPERTY, LP  
BEECH FARM APARTMENTS, L.P.  
COPPER SPRINGS PROPERTY, LP  
SOUTHPOINT GLEN PROPERTY LP  
RIVER VISTA APARTMENTS, LP  
SUTTON PLACE TRAILS, LP  
MAGNOLIA TERRACE PROPERTY, LP  
COLUMNS AT WAKEFIELD PROPERTY, LP  
STONEBRIDGE EAST COBB APARTMENTS, LP

Company: The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

Policy Number: 9203316 Renewal of: New

COMMERCIAL PROPERTY COVERAGE PART  
DECLARATIONS

## Named Insured and Mailing Address

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

## Agency Name and Address

1713-BAS HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

Policy Period: From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

DESCRIBED PREMISES: PREMISES 1, BUILDING 1

## LOCATION INFORMATION:

1444 ROCK CREEK FORD RD NW  
WASHINGTON, DC 20011  
COUNTY: DISTRICT OF COLUMBIAConstruction: Masonry Non-Combustible  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - Over 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,266
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 97
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,665
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
1371 PEABODY STREET NW  
WASHINGTON, DC 20011  
COUNTY: DISTRICT OF COLUMBIA

Construction: Masonry Non-Combustible  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 922
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 44
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 426
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 3, BUILDING 1

LOCATION INFORMATION:  
2048 PEACEFUL WAY  
2048 - 2150  
ODENTON, MD 21113  
COUNTY: ANNE ARUNDEL

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,446
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,212
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)



LOCATION INFORMATION:  
 2000 PEACEFUL WAY  
 2000 - 2046  
 ODENTON, MD 21113  
 COUNTY: ANNE ARUNDEL

Construction: Frame  
 Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,245
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,212
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 3, BUILDING 3

LOCATION INFORMATION:  
 2000 PEACEFUL WAY  
 2000 - 2098  
 ODENTON, MD 21113  
 COUNTY: ANNE ARUNDEL

Construction: Frame  
 Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,245
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,212
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
2004 PEACEFUL WAY  
ODENTON, MD 21113  
COUNTY: ANNE ARUNDEL

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - Over 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 5,898
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 17
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 2,258
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 3, BUILDING 5

LOCATION INFORMATION:  
2098 SENTRY CIRCLE  
ODENTON, MD 21113  
COUNTY: ANNE ARUNDEL

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,245
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,212
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
398 SILO RIDGE CT  
ODENTON, MD 21113  
COUNTY: ANNE ARUNDEL

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,245
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,212
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 3, BUILDING 7

LOCATION INFORMATION:  
305 SILO RIDGE CT  
ODENTON, MD 21113  
COUNTY: ANNE ARUNDEL

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - Over 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 4,607
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 17
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,972
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:

301 JENA CIRCLE  
301 - 399  
ODENTON, MD 21113  
COUNTY: ANNE ARUNDEL

Construction: Frame

Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - Over 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 5,806
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 17
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 2,306
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 3, BUILDING 9

LOCATION INFORMATION:

398 JENA CIRCLE  
ODENTON, MD 21113  
COUNTY: ANNE ARUNDEL

Construction: Frame

Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,245
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,212
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
2100 SENTRY CT  
OFFICE/REC CENTER  
ODENTON, MD 21113  
COUNTY: ANNE ARUNDEL

Construction: Frame  
Protection Class: 3

OCCUPANCY: Community Recreational Facilities

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 477
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 40
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 55
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 4, BUILDING 1

LOCATION INFORMATION:  
7260 EDEN BROOK DR  
COLUMBIA, MD 21046  
COUNTY: HOWARD

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,959
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 633
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
7260 EDEN BROOK DR  
COLUMBIA, MD 21046  
COUNTY: HOWARD

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,216
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,106
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 4, BUILDING 3

LOCATION INFORMATION:  
7260 EDEN BROOK DR  
COLUMBIA, MD 21046  
COUNTY: HOWARD

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,789
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 572
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
7260 EDEN BROOK DR  
COLUMBIA, MD 21046  
COUNTY: HOWARD

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Bldg- over 4 Family w /no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 988
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 14
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 364
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 4, BUILDING 5

LOCATION INFORMATION:  
7260 EDEN BROOK DR  
COLUMBIA, MD 21046  
COUNTY: HOWARD

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,772
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 932
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
7260 EDEN BROOK DR  
COLUMBIA, MD 21046  
COUNTY: HOWARD

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,205
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 723
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 4, BUILDING 7

LOCATION INFORMATION:  
7260 EDEN BROOK DR  
COLUMBIA, MD 21046  
COUNTY: HOWARD

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,974
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,012
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)



LOCATION INFORMATION:  
7260 EDEN BROOK DR  
COLUMBIA, MD 21046  
COUNTY: HOWARD

Construction: Frame  
Protection Class: 3

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,469
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 15
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,209
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 1

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
 3301 COPPER MILL TRACE  
 HENRICO, VA 23294  
 COUNTY: HENRICO

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 745
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 3

LOCATION INFORMATION:  
 3301 COPPER MILL TRACE  
 HENRICO, VA 23294  
 COUNTY: HENRICO

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 745
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 5

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 745
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 7

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 9

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 11

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 13

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 745
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 15

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)



LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 17

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 745
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 19

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 745
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 21

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 745
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,283
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 671
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 5, BUILDING 23

LOCATION INFORMATION:  
3301 COPPER MILL TRACE  
CLUBHOUSE  
HENRICO, VA 23294  
COUNTY: HENRICO

Construction: Frame  
Protection Class: 1

OCCUPANCY: Community Recreational Facilities

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 318
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 54
- Replacement Cost					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
 3301 COPPER MILL TRACE  
 POOL CABANA  
 HENRICO, VA 23294  
 COUNTY: HENRICO

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Community Recreational Facilities

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 71
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 21
- Replacement Cost					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 6, BUILDING 1

LOCATION INFORMATION:  
 5701 WINDLESTRAW DR  
 DURHAM, NC 27713  
 COUNTY: DURHAM

Construction: Frame  
 Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
5703 WINDLESTRAW DR  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 6, BUILDING 3

LOCATION INFORMATION:  
5705 WINDLESTRAW DR  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
5707 WINDLESTRAW DR  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 6, BUILDING 5

LOCATION INFORMATION:  
5709 WINDLESTRAW DR  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
5908 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 6, BUILDING 7

LOCATION INFORMATION:  
5906 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)



LOCATION INFORMATION:  
5904 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 6, BUILDING 9

LOCATION INFORMATION:  
5902 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
5900 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 6, BUILDING 11

LOCATION INFORMATION:  
5901 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
5905 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 6, BUILDING 13

LOCATION INFORMATION:  
5907 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
5708 WINDLESTRAW DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 6, BUILDING 15

LOCATION INFORMATION:  
5702 WINDLESTRAW DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
5803 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 6, BUILDING 17

LOCATION INFORMATION:  
5801 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
5804 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 6, BUILDING 19

LOCATION INFORMATION:  
5802 TATTERSALL DRIVE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,641
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 609
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
5800 TATTERSALL DRIVE  
FITNESS CTR/CLUBHOUSE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame  
Protection Class: 2

OCCUPANCY: Community Recreational Facilities

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 161
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 122
- Replacement Cost					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 7, BUILDING 1

LOCATION INFORMATION:  
9200 ROBERTS DR  
ATLANTA, GA 30350  
COUNTY: FULTON

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 4,026
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 5
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,620
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:

9200 ROBERTS DR  
ATLANTA, GA 30350  
COUNTY: FULTON

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 4,026
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 5
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,620
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 7, BUILDING 3

LOCATION INFORMATION:

9200 ROBERTS DR  
ATLANTA, GA 30350  
COUNTY: FULTON

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 4,026
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 5
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,620
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)



LOCATION INFORMATION:  
412 SUMMER CROSSING  
ATLANTA, GA 30350  
COUNTY: FULTON

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 4,026
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 5
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,620
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 7, BUILDING 5

LOCATION INFORMATION:  
824 SUMMER CROSSING  
ATLANTA, GA 30350  
COUNTY: FULTON

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,341
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 5
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 810
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
314 SUMMER CROSSING  
ATLANTA, GA 30350  
COUNTY: FULTON

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,341
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 5
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 810
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 7, BUILDING 7

LOCATION INFORMATION:  
133 SUMMER CROSSING  
ATLANTA, GA 30350  
COUNTY: FULTON

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 4,026
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 5
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,620
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
217 SUMMER CROSSING  
ATLANTA, GA 30350  
COUNTY: FULTON

Construction: Frame  
Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 4,026
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 5
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 1,620
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 7, BUILDING 9

LOCATION INFORMATION:  
217 SUMMER CROSSING  
CLUBHOUSE  
ATLANTA, GA 30350  
COUNTY: FULTON

Construction: Frame  
Protection Class: 2

OCCUPANCY: Community Recreational Facilities

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 192
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 157
- Replacement Cost					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:

1 DANSEY CIRCLE  
1 - 3  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 228
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 63
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 8, BUILDING 2

LOCATION INFORMATION:

2 DANSEY CIRCLE  
2 - 4  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 228
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 63
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:

5 DANSEY CIRCLE  
5 - 9  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 228
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 63
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 8, BUILDING 4

LOCATION INFORMATION:

6 DANSEY CIRCLE  
6 - 10  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 315
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 95
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:

11 DANSEY CIRCLE  
11 - 15  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 315
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 95
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 8, BUILDING 6

LOCATION INFORMATION:

12 DANSEY CIRCLE  
12 - 16  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 315
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 95
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:

17 DANSEY CIRCLE  
17 - 21  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 315
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 95
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 8, BUILDING 8

LOCATION INFORMATION:

18 DANSEY CIRCLE  
18 - 22  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 315
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 95
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:

23 DANSEY CIRCLE  
23 - 27  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 315
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 95
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 8, BUILDING 10

LOCATION INFORMATION:

24 DANSEY CIRCLE  
24 - 28  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 315
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 95
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)



LOCATION INFORMATION:

30 DANSEY CIRCLE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 228
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 63
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 8, BUILDING 12

LOCATION INFORMATION:

29 DANSEY CIRCLE  
UNITS A - R  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,253
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 566
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:

30 DANSEY CIRCLE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,253
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 566
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 8, BUILDING 14

LOCATION INFORMATION:

31 DANSEY CIRCLE  
DURHAM, NC 27713  
COUNTY: DURHAM

Construction: Frame

Protection Class: 2

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,253
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 3
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 566
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,545
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 786
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 9, BUILDING 2

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,545
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 786
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,545
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 786
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 9, BUILDING 4

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,545
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 786
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,545
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 786
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 9, BUILDING 6

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,545
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 786
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,545
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 786
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 9, BUILDING 8

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,545
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 786
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,545
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 786
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 9, BUILDING 10

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,545
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 786
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,590
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 571
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 9, BUILDING 12

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,590
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 499
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)



LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,590
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 499
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

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DESCRIBED PREMISES: PREMISES 9, BUILDING 14

LOCATION INFORMATION:  
8301 PACES OAK BLVD  
CLUBHOUSE/FITNESS CTR  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Construction: Frame  
Protection Class: 1

OCCUPANCY: Community Recreational Facilities

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 374
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 310
- Replacement Cost					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

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LOCATION INFORMATION:  
14133 CHRISWICK HOUSE LANE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,845
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 791
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 10, BUILDING 2

LOCATION INFORMATION:  
10903 GROVE RIDGE RD  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,845
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 791
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION: Construction: Frame  
 14113 KENNINGTON PARK DRIVE Protection Class: 1  
 RALEIGH, NC 27614  
 COUNTY: WAKE

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,858
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 10, BUILDING 4

LOCATION INFORMATION: Construction: Frame  
 14043 KENNINGTON PARK DRIVE Protection Class: 1  
 RALEIGH, NC 27614  
 COUNTY: WAKE

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,858
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
14032 KENNINGTON PARK DRIVE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,322
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 10, BUILDING 6

LOCATION INFORMATION:  
14043 KENNINGTON PARK DRIVE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,322
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
10831 HEATHER MEADOW LANE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,853
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 10, BUILDING 8

LOCATION INFORMATION:  
10811 HEATHER MEADOW LANE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,322
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
14111 RENAISSANCE LANE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,319
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 10, BUILDING 10

LOCATION INFORMATION:  
14012 KENNINGTON PARK DRIVE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,865
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 791
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
14100 RENAISSANCE LANE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,322
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 10, BUILDING 12

LOCATION INFORMATION:  
14111 RENAISSANCE LANE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,319
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
14130 RENAISSANCE LANE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,865
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 10, BUILDING 14

LOCATION INFORMATION:  
10810 HEATHER MEADOW LANE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,851
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)



LOCATION INFORMATION:  
10901 COMMON OAKS DR  
CLUBHOUSE  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Community Recreational Facilities

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 259
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 301
- Replacement Cost					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 10, BUILDING 16

LOCATION INFORMATION:  
10901 COMMON OAKS DR  
GARAGES  
RALEIGH, NC 27614  
COUNTY: WAKE

Construction: Frame  
Protection Class: 1

OCCUPANCY: Community Recreational Facilities

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 478
- Replacement Cost					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
 2575 DELK RD  
 1100, 1110  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,508
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 11, BUILDING 2

LOCATION INFORMATION:  
 2575 DELK RD  
 1120, 1130  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,508
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
2575 DELK RD  
1140, 1150  
MARIETTA, GA 30067  
COUNTY: COBB

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 2,508
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 11, BUILDING 4

LOCATION INFORMATION:  
2575 DELK RD  
1160  
MARIETTA, GA 30067  
COUNTY: COBB

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Bldg- over 4 Family w /no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,232
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 474
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
 2575 DELK RD  
 1200 A - G  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Bldg- over 4 Family w /no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 813
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 381
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 11, BUILDING 6

LOCATION INFORMATION:  
 2575 DELK RD  
 1210 A - D  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 446
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 189
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
 2575 DELK RD  
 1220 A - E  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Bldg- over 4 Family w /no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 535
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 236
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 11, BUILDING 8

LOCATION INFORMATION:  
 2575 DELK RD  
 1230 A - D  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 446
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 189
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
2575 DELK RD  
1240 A - D  
MARIETTA, GA 30067  
COUNTY: COBB

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Bldg - 4 family or fewer no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 446
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 189
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 11, BUILDING 10

LOCATION INFORMATION:  
2575 DELK RD  
1320, 1330  
MARIETTA, GA 30067  
COUNTY: COBB

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Bldg- over 4 Family w /no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,346
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 236
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
 2575 DELK RD  
 1310, 1300  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Bldg- over 4 Family w /no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,346
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 236
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 11, BUILDING 12

LOCATION INFORMATION:  
 2575 DELK RD  
 1320, 1330  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Bldg- over 4 Family w /no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,346
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 236
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
2575 DELK RD  
1340, 1350  
MARIETTA, GA 30067  
COUNTY: COBB

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Bldg- over 4 Family w /no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,346
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 236
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 11, BUILDING 14

LOCATION INFORMATION:  
2575 DELK RD  
1430, 1440  
MARIETTA, GA 30067  
COUNTY: COBB

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Bldg- over 4 Family w /no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,346
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 236
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)



LOCATION INFORMATION:  
2575 DELK RD  
1450, 1460  
MARIETTA, GA 30067  
COUNTY: COBB

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Bldg- over 4 Family w /no mercantile/office Up to 10 units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,346
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 236
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 11, BUILDING 16

LOCATION INFORMATION:  
2575 DELK RD  
1440, 1410, 1420  
MARIETTA, GA 30067  
COUNTY: COBB

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 1,999
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 710
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
 2575 DELK RD  
 1500, 1510  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,497
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 11, BUILDING 18

LOCATION INFORMATION:  
 2575 DELK RD  
 1520, 1530  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame  
 Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,497
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:  
2575 DELK RD  
1540, 1550  
MARIETTA, GA 30067  
COUNTY: COBB

Construction: Frame  
Protection Class: 1

OCCUPANCY: Apartment Building - No Mercantile - 11 to 30 Units

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 3,498
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 4
- Replacement Cost					
- Agreed Value					
BUSINESS INCOME (1).....		Special	90	*	\$ 948
- Extended Period of 365 days Applies to Business Income only					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

DESCRIBED PREMISES: PREMISES 11, BUILDING 20

LOCATION INFORMATION:  
2575 DELK RD  
CLUBHOUSE  
MARIETTA, GA 30067  
COUNTY: COBB

Construction: Frame  
Protection Class: 1

OCCUPANCY: Community Recreational Facilities

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 192
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 147
- Replacement Cost					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

LOCATION INFORMATION:

2575 DELK RD  
 CLUBHOUSE  
 MARIETTA, GA 30067  
 COUNTY: COBB

Construction: Frame

Protection Class: 1

OCCUPANCY: Community Recreational Facilities

Coverage	Deductible	Covered Cause of Loss	Coins (%)	Limit of Insurance	Premium
BUILDING.....	\$25,000	Special	90	*	\$ 138
- Replacement Cost					
- Agreed Value					
YOUR BUS PERS PROP.....	\$25,000	Special	90	*	\$ 85
- Replacement Cost					
- Agreed Value					

\* INCLUDED IN BLANKET LIMIT OF INSURANCE - (see blanket limit schedule)

BLANKET LIMIT(S) SCHEDULE

- \* Blanket Building Limit of Insurance: \$232,498,119
- \* Blanket Personal Property Limit of Insurance: \$984,000
- \* Blanket Business Income Limit of Insurance: \$33,323,607

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 IMPORTANT NOTICES TO POLICYHOLDERS
 

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CPMS12-1 POLICYHOLDERS NOTICE - EQUIPMENT BREAKDOWN ENHANCEMENT  
 ILMS11-1(0411) PROTECTIVE SAFEGUARD ENDORSEMENT ADVISORY NOTICE  
 ILMS14-2(0714) NOTICE TO POLICYHOLDERS REGARDING INFLATION PROTECTION & BLDG VALUES

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 COMMERCIAL PROPERTY FORM SCHEDULE
 

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 FORMS AND ENDORSEMENTS APPLYING TO AND MADE A PART OF THIS POLICY AT TIME OF ISSUE:
 

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CP0010 (1012) BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
 CP0030 (1012) BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM  
 CP0090 (0788) COMMERCIAL PROPERTY CONDITIONS  
 CP0140 (0706) EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA  
 CP1030 (0917) CAUSES OF LOSS - SPECIAL FORM  
 CP9903 (1219) CANNABIS EXCLUSION  
 CPHG42 (0413) GREEN ENVIRONMENTAL AND EFFICIENCY IMPROVEMENTS  
 CPHG46 (0913) EXCL OF LOSS DUE TO BY-PRODUCTS OF OPERATIONS FOR RENTAL PROP  
 IL0952 (0115) CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM  
 ILMS0020(0720) NAME CHANGE ENDORSEMENT  
 CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,125.00  
     Coverage A: Yes  
     Coverage B: \$593,872  
     Coverage C: \$593,872  
     Post-Loss Ordinance/Law: No  
     Premises 1, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....390.00  
     Discharge Limit: See Limit(s) Below  
     Property Damage (Bldg): \$50,000  
     Annual Agg Limitation: Does Not Apply  
     Premises 1, Building 1

CP1045 (1012) EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT(SUB-LIMIT FORM).5,738.00  
     Premises: All  
     Building: All  
     Blanket Sublimit: \$5,000,000  
     Deductible: 10%  
     Sprinklered: Yes  
     Including Masonry Veneer: Applies (10% - 25%)  
     Including Roof Tank: No  
     Increase Annual Aggregate: Does Not Apply

CP1218 (1012) LOSS PAYABLE PROVISIONS  
     Name: JP MORGAN CHASE BANK N.A. ISAOA  
     : ATTN: TX1-0013  
     Address: PO BOX 9110  
     : COPPELL, TX 75019-9110  
     Applicable Clause: C.2. - Lender's Loss Payable  
     Premises 1, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....277.00  
     Post-Loss Ordinance/Law: No  
     Premises 1, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
     72-hour Time Period: Replaced by 24 hours  
     Premises 1, Building 1

CPHG43 (0413) FLOOD COVERAGE ENDORSEMENT.....26,300.00  
 Flood Limit: \$5,000,000  
 Annual Flood Aggregate: \$5,000,000  
 No Coinsurance Option: Does Not Apply  
 Flood Deductible: \$25,000  
 Underlying NFIP Waiver: Applies  
 Excluded Locations: See BE-24 Schedule of Excluded Locations

BE-24 (0196) LOCATIONS EXCLUDED FROM CPHG43  
 BE-26 (0196) LOSS PAYABLE PROVISIONS  
 BE-28 (0196) MORTGAGEES  
 CP0405 (0917) ORDINANCE OR LAW COVERAGE.....318.00  
 Coverage A: Yes  
 Coverage B: \$121,208  
 Coverage C: \$121,208  
 Post-Loss Ordinance/Law: No  
 Premises 2, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....338.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 2, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: JP MORGAN CHASE BANK N.A. ISAOA  
 : ATTN: TX1-0013  
 Address: PO BOX 9110  
 : COPPELL, TX 75019-9110  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 2, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....71.00  
 Post-Loss Ordinance/Law: No  
 Premises 2, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 2, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....499.00  
 Coverage A: Yes  
 Coverage B: \$135,474  
 Coverage C: \$135,474  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 3, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,121.00  
Coverage A: Yes  
Coverage B: \$368,950  
Coverage C: \$368,950  
Post-Loss Ordinance/Law: No  
Premises 3, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 3, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
: INC., CBRE LOAN SERVICES, INC A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 3, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
Post-Loss Ordinance/Law: No  
Premises 3, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 3, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,121.00  
Coverage A: Yes  
Coverage B: \$368,950  
Coverage C: \$368,950  
Post-Loss Ordinance/Law: No  
Premises 3, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 3, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
: INC., CBRE LOAN SERVICES, INC A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 3, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
Post-Loss Ordinance/Law: No  
Premises 3, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 3, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....2,013.00  
 Coverage A: Yes  
 Coverage B: \$691,051  
 Coverage C: \$691,051  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....333.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....376.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,121.00  
 Coverage A: Yes  
 Coverage B: \$368,950  
 Coverage C: \$368,950  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,121.00  
 Coverage A: Yes  
 Coverage B: \$368,950  
 Coverage C: \$368,950  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 6



CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,574.00  
 Coverage A: Yes  
 Coverage B: \$508,443  
 Coverage C: \$508,443  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....333.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....328.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,984.00  
 Coverage A: Yes  
 Coverage B: \$676,403  
 Coverage C: \$676,403  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....333.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....384.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,121.00  
 Coverage A: Yes  
 Coverage B: \$368,950  
 Coverage C: \$368,950  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....174.00  
 Coverage A: Yes  
 Coverage B: \$78,692  
 Coverage C: \$78,692  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....233.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....9.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....678.00  
 Coverage A: Yes  
 Coverage B: \$187,260  
 Coverage C: \$187,260  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....105.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,111.00  
 Coverage A: Yes  
 Coverage B: \$346,017  
 Coverage C: \$346,017  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....184.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....618.00  
 Coverage A: Yes  
 Coverage B: \$167,327  
 Coverage C: \$167,327  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....95.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....349.00  
 Coverage A: Yes  
 Coverage B: \$97,356  
 Coverage C: \$97,356  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....233.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....61.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....958.00  
 Coverage A: Yes  
 Coverage B: \$287,957  
 Coverage C: \$287,957  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....155.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....761.00  
 Coverage A: Yes  
 Coverage B: \$216,909  
 Coverage C: \$216,909  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....121.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,029.00  
 Coverage A: Yes  
 Coverage B: \$314,124  
 Coverage C: \$314,124  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....169.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,196.00  
 Coverage A: Yes  
 Coverage B: \$380,470  
 Coverage C: \$380,470  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....201.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 4



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 13

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 14

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 14

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 15

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 15

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 15

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 15

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 15

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 16

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 16

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 16

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 16

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 16

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 17

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 17

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 17

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 17

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 17

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 18

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 18

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 18

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 18

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 18

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 19

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 19

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 19

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 19

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 19

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 20

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 20



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 20

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 20

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 20

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 21

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 21

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 21

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 21

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 21

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 22

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 22

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 22

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 22

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 22

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....116.00  
 Coverage A: Yes  
 Coverage B: \$54,098  
 Coverage C: \$54,098  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 23

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....198.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 23

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 23

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....27.00  
 Coverage A: Yes  
 Coverage B: \$10,899  
 Coverage C: \$10,899  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 24

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....151.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 24

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 24

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 13



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 13

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 14

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 14

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 15

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 15

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 15

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 15

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 15

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 16

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 16

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 16

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 16

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 16

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 17

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 17

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 17

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 17

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 17

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 18

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 18

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 18

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 18

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 18

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 19

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 19

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 6, Building 19

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
Post-Loss Ordinance/Law: No  
Premises 6, Building 19

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 6, Building 19

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....58.00  
Coverage A: Yes  
Coverage B: \$27,000  
Coverage C: \$27,000  
Post-Loss Ordinance/Law: No  
Premises 6, Building 20

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 6, Building 20

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 6, Building 20

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 1

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 1

(106) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 2

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 3

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 3

(107) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 4

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....784.00  
Coverage A: Yes  
Coverage B: \$158,000  
Coverage C: \$158,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 5

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....135.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 5

(108) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....784.00  
Coverage A: Yes  
Coverage B: \$158,000  
Coverage C: \$158,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 6

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....135.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 7

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 7

(109) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 8

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....72.00  
Coverage A: Yes  
Coverage B: \$27,840  
Coverage C: \$27,840  
Post-Loss Ordinance/Law: No  
Premises 7, Building 9

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 9



CP0405 (0917) ORDINANCE OR LAW COVERAGE.....80.00  
 Coverage A: Yes  
 Coverage B: \$20,632  
 Coverage C: \$20,632  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....11.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....80.00  
 Coverage A: Yes  
 Coverage B: \$20,632  
 Coverage C: \$20,632  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....11.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....80.00  
 Coverage A: Yes  
 Coverage B: \$20,632  
 Coverage C: \$20,632  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....11.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....80.00  
 Coverage A: Yes  
 Coverage B: \$20,632  
 Coverage C: \$20,632  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....11.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....420.00  
 Coverage A: Yes  
 Coverage B: \$108,048  
 Coverage C: \$108,048  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....95.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....420.00  
 Coverage A: Yes  
 Coverage B: \$108,048  
 Coverage C: \$108,048  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....95.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 13

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....420.00  
 Coverage A: Yes  
 Coverage B: \$108,048  
 Coverage C: \$108,048  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 14

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....95.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 14

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 3



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....533.00  
 Coverage A: Yes  
 Coverage B: \$144,000  
 Coverage C: \$144,000  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....95.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....533.00  
 Coverage A: Yes  
 Coverage B: \$144,000  
 Coverage C: \$144,000  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....83.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....533.00  
 Coverage A: Yes  
 Coverage B: \$144,000  
 Coverage C: \$144,000  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: WELLS FARGO BANK, NA  
: C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
Address: 2177 YOUNGMAN AVENUE  
: ST. PAUL, MN 55116  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 9, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....83.00  
Post-Loss Ordinance/Law: No  
Premises 9, Building 13

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 9, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....132.00  
Coverage A: Yes  
Coverage B: \$60,000  
Coverage C: \$60,000  
Post-Loss Ordinance/Law: No  
Premises 9, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 9, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: WELLS FARGO BANK, NA  
: C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
Address: 2177 YOUNGMAN AVENUE  
: ST. PAUL, MN 55116  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 9, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....620.00  
Coverage A: Yes  
Coverage B: \$179,159  
Coverage C: \$179,159  
Post-Loss Ordinance/Law: No  
Premises 10, Building 1

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 1

(124) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....620.00  
Coverage A: Yes  
Coverage B: \$179,199  
Coverage C: \$179,199  
Post-Loss Ordinance/Law: No  
Premises 10, Building 2

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....625.00  
Coverage A: Yes  
Coverage B: \$180,732  
Coverage C: \$180,732  
Post-Loss Ordinance/Law: No  
Premises 10, Building 3

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 3

(125) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....625.00  
Coverage A: Yes  
Coverage B: \$180,852  
Coverage C: \$180,852  
Post-Loss Ordinance/Law: No  
Premises 10, Building 4

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....781.00  
Coverage A: Yes  
Coverage B: \$237,227  
Coverage C: \$237,227  
Post-Loss Ordinance/Law: No  
Premises 10, Building 5

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 5

(126) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1



CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....781.00  
Coverage A: Yes  
Coverage B: \$237,187  
Coverage C: \$237,187  
Post-Loss Ordinance/Law: No  
Premises 10, Building 6

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....622.00  
Coverage A: Yes  
Coverage B: \$179,976  
Coverage C: \$179,976  
Post-Loss Ordinance/Law: No  
Premises 10, Building 7

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 7

(127) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....781.00  
Coverage A: Yes  
Coverage B: \$237,207  
Coverage C: \$237,207  
Post-Loss Ordinance/Law: No  
Premises 10, Building 8

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....780.00  
Coverage A: Yes  
Coverage B: \$237,128  
Coverage C: \$237,128  
Post-Loss Ordinance/Law: No  
Premises 10, Building 9

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 9

(128) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....627.00  
Coverage A: Yes  
Coverage B: \$181,489  
Coverage C: \$181,489  
Post-Loss Ordinance/Law: No  
Premises 10, Building 10

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....781.00  
Coverage A: Yes  
Coverage B: \$237,307  
Coverage C: \$237,307  
Post-Loss Ordinance/Law: No  
Premises 10, Building 11

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 11

(129) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....780.00  
Coverage A: Yes  
Coverage B: \$237,048  
Coverage C: \$237,048  
Post-Loss Ordinance/Law: No  
Premises 10, Building 12

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....627.00  
Coverage A: Yes  
Coverage B: \$181,449  
Coverage C: \$181,449  
Post-Loss Ordinance/Law: No  
Premises 10, Building 13

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 13

(130) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....622.00  
Coverage A: Yes  
Coverage B: \$179,916  
Coverage C: \$179,916  
Post-Loss Ordinance/Law: No  
Premises 10, Building 14

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 14

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 14

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....93.00  
Coverage A: Yes  
Coverage B: \$39,863  
Coverage C: \$39,863  
Post-Loss Ordinance/Law: No  
Premises 10, Building 15

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 15

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 15

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 15

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....174.00  
 Coverage A: Yes  
 Coverage B: \$84,254  
 Coverage C: \$84,254  
 Post-Loss Ordinance/Law: No  
 Premises 10, Building 16

CP0411 (0917) PROTECTIVE SAFEGUARDS  
 Symbols: P-1  
 Premises 10, Building 16

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 10, Building 16

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
 : INC,CBRE LOAN SERVICES INC,A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 10, Building 16

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....835.00  
 Coverage A: Yes  
 Coverage B: \$166,600  
 Coverage C: \$166,600  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....835.00  
 Coverage A: Yes  
 Coverage B: \$166,600  
 Coverage C: \$166,600  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....835.00  
 Coverage A: Yes  
 Coverage B: \$166,600  
 Coverage C: \$166,600  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....418.00  
 Coverage A: Yes  
 Coverage B: \$83,300  
 Coverage C: \$83,300  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....79.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....276.00  
 Coverage A: Yes  
 Coverage B: \$50,277  
 Coverage C: \$50,277  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....64.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....153.00  
 Coverage A: Yes  
 Coverage B: \$30,430  
 Coverage C: \$30,430  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 6



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....31.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....185.00  
 Coverage A: Yes  
 Coverage B: \$38,037  
 Coverage C: \$38,037  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....153.00  
 Coverage A: Yes  
 Coverage B: \$30,430  
 Coverage C: \$30,430  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....31.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....153.00  
 Coverage A: Yes  
 Coverage B: \$30,430  
 Coverage C: \$30,430  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....31.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 13

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 14

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 14

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 15

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 15

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 15

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 15

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 15

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....666.00  
 Coverage A: Yes  
 Coverage B: \$126,225  
 Coverage C: \$126,225  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 16

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 16

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 16

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....118.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 16

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 16

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,167.00  
 Coverage A: Yes  
 Coverage B: \$249,900  
 Coverage C: \$249,900  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 17

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 17

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 17

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 17

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 17

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,167.00  
 Coverage A: Yes  
 Coverage B: \$249,900  
 Coverage C: \$249,900  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 18

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 18

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 18

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 18

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 18

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,167.00  
 Coverage A: Yes  
 Coverage B: \$249,900  
 Coverage C: \$249,900  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 19

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 19

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 19

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 19

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 19

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....70.00  
 Coverage A: Yes  
 Coverage B: \$26,775  
 Coverage C: \$26,775  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 20

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 20

## CP1218 (1012) LOSS PAYABLE PROVISIONS

Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 20

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....49.00

Coverage A: Yes  
 Coverage B: \$17,850  
 Coverage C: \$17,850  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 21

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00

Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 21

## CP1218 (1012) LOSS PAYABLE PROVISIONS

Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 21

CPHG10 (0413) ADDITIONAL COVERAGE ENDORSEMENT (ACE).....290.00

CPHG40 (1017) EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT.....22,635.00

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OTHER CHARGES APPLIED TO THIS POLICY  
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Terrorism Risk Insurance Program Reauthorization Act of 2019 - Certified Acts -  
 Premium Charged.....15,123.00  
 Fire Following Exception - Certified Acts of Terrorism - Premium Charged.....629.00

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ADDITIONAL INTERESTS MADE PART OF THIS POLICY AT TIME OF ISSUE  
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MORTGAGEHOLDER - PREMISES 1 BLDG 1, PREMISES 2 BLDG 1

JP MORGAN CHASE BANK, N.A. ISAOA  
 ATTN: TX1-0013  
 P.O. BOX 9110  
 COPPELL, TX 75019-9110

MORTGAGEHOLDER - PREMISES 3 BLDG 1, PREMISES 3 BLDG 2, PREMISES 3 BLDG 3  
 PREMISES 3 BLDG 4, PREMISES 3 BLDG 5, PREMISES 3 BLDG 6, PREMISES 3 BLDG 7  
 PREMISES 3 BLDG 8, PREMISES 3 BLDG 9, PREMISES 3 BLDG 10

FREDDIE MAC, ISAOA  
 C/O CBRE CAPITAL MARKETS, INC.  
 CBRE LOAN SERVICES, A DE CORP  
 929 GESSNER, SUITE 1700  
 HOUSTON, TX 77024



MORTGAGEHOLDER - PREMISES 4 BLDG 1, PREMISES 4 BLDG 2, PREMISES 4 BLDG 3  
PREMISES 4 BLDG 4, PREMISES 4 BLDG 5, PREMISES 4 BLDG 6, PREMISES 4 BLDG 7  
PREMISES 4 BLDG 8

WELLS FARGO BANK, N.A.  
D1118-02N  
(SEE BE-28)  
1525 WEST WT HARRIS BLVD  
CHARLOTTE, NC 28262

MORTGAGEHOLDER - PREMISES 5 BLDG 1, PREMISES 5 BLDG 2, PREMISES 5 BLDG 3  
PREMISES 5 BLDG 4, PREMISES 5 BLDG 5, PREMISES 5 BLDG 6, PREMISES 5 BLDG 7  
PREMISES 5 BLDG 8, PREMISES 5 BLDG 9, PREMISES 5 BLDG 10, PREMISES 5 BLDG 11  
PREMISES 5 BLDG 12, PREMISES 5 BLDG 13, PREMISES 5 BLDG 14, PREMISES 5 BLDG 15  
PREMISES 5 BLDG 16, PREMISES 5 BLDG 17, PREMISES 5 BLDG 18, PREMISES 5 BLDG 19  
PREMISES 5 BLDG 20, PREMISES 5 BLDG 21, PREMISES 5 BLDG 22, PREMISES 5 BLDG 23  
PREMISES 5 BLDG 24, PREMISES 6 BLDG 1, PREMISES 6 BLDG 2, PREMISES 6 BLDG 3  
PREMISES 6 BLDG 4, PREMISES 6 BLDG 5, PREMISES 6 BLDG 6, PREMISES 6 BLDG 7  
PREMISES 6 BLDG 8, PREMISES 6 BLDG 9, PREMISES 6 BLDG 10, PREMISES 6 BLDG 11  
PREMISES 6 BLDG 12, PREMISES 6 BLDG 13, PREMISES 6 BLDG 14, PREMISES 6 BLDG 15  
PREMISES 6 BLDG 16, PREMISES 6 BLDG 17, PREMISES 6 BLDG 18, PREMISES 6 BLDG 19  
PREMISES 6 BLDG 20, PREMISES 7 BLDG 1, PREMISES 7 BLDG 2, PREMISES 7 BLDG 3  
PREMISES 7 BLDG 4, PREMISES 7 BLDG 5, PREMISES 7 BLDG 6, PREMISES 7 BLDG 7  
PREMISES 7 BLDG 8, PREMISES 7 BLDG 9, PREMISES 8 BLDG 1, PREMISES 8 BLDG 2  
PREMISES 8 BLDG 3, PREMISES 8 BLDG 4, PREMISES 8 BLDG 5, PREMISES 8 BLDG 6  
PREMISES 8 BLDG 7, PREMISES 8 BLDG 8, PREMISES 8 BLDG 9, PREMISES 8 BLDG 10  
PREMISES 8 BLDG 11, PREMISES 8 BLDG 12, PREMISES 8 BLDG 13, PREMISES 8 BLDG 14  
PREMISES 11 BLDG 1, PREMISES 11 BLDG 2, PREMISES 11 BLDG 3, PREMISES 11 BLDG 4  
PREMISES 11 BLDG 5, PREMISES 11 BLDG 6, PREMISES 11 BLDG 7, PREMISES 11 BLDG 8  
PREMISES 11 BLDG 9, PREMISES 11 BLDG 10, PREMISES 11 BLDG 11, PREMISES 11 BLDG 12  
PREMISES 11 BLDG 13, PREMISES 11 BLDG 14, PREMISES 11 BLDG 15, PREMISES 11 BLDG 16  
PREMISES 11 BLDG 17, PREMISES 11 BLDG 18, PREMISES 11 BLDG 19, PREMISES 11 BLDG 20  
PREMISES 11 BLDG 21

HOLLIDAY FENOGLIO FOWLER, LP  
C/O HFF, LP  
(SEE BE-28)  
9 GREENWAY PLAZA, SUITE 700  
HOUSTON, TX 77046

MORTGAGEHOLDER - PREMISES 9 BLDG 1, PREMISES 9 BLDG 2, PREMISES 9 BLDG 3  
PREMISES 9 BLDG 4, PREMISES 9 BLDG 5, PREMISES 9 BLDG 6, PREMISES 9 BLDG 7  
PREMISES 9 BLDG 8, PREMISES 9 BLDG 9, PREMISES 9 BLDG 10, PREMISES 9 BLDG 11  
PREMISES 9 BLDG 12, PREMISES 9 BLDG 13, PREMISES 9 BLDG 14

WELLS FARGO BANK, NA  
C/O JLL REAL ESTATE CAPITAL, LLC  
(SEE BE-28)  
2177 YOUNGMAN AVENUE  
SAINT PAUL, MN 55116

MORTGAGEHOLDER - PREMISES 10 BLDG 1, PREMISES 10 BLDG 2, PREMISES 10 BLDG 3  
PREMISES 10 BLDG 4, PREMISES 10 BLDG 5, PREMISES 10 BLDG 6, PREMISES 10 BLDG 7  
PREMISES 10 BLDG 8, PREMISES 10 BLDG 9, PREMISES 10 BLDG 10, PREMISES 10 BLDG 11  
PREMISES 10 BLDG 12, PREMISES 10 BLDG 13, PREMISES 10 BLDG 14, PREMISES 10 BLDG 15  
PREMISES 10 BLDG 16

FREDDIE MAC, ISAOA  
C/O CBRE CAPITAL MARKETS, INC.  
CBRE LOAN SERVICES, A DE CORP  
929 GESSNER, SUITE 1700  
HOUSTON, TX 77024

**Company:** The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

**Policy Number:** 9203316      **Renewal of:** New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS      HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

**Policy Period:** From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

**In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.**

LOCATIONS EXCLUDED FROM CPHG43

Form Number: BE-24

THE FOLLOWING LOCATIONS ARE EXCLUDED FROM FLOOD COVERAGE PROVIDED  
BY FORM CPHG43:

5908 TATTERSALL DRIVE  
5707 WINDLESTRAW DRIVE  
1320 - 1330 DELK ROAD  
1340 - 1350 DELK ROAD  
1400 - 1420 DELK ROAD  
1430 - 1440 DELK ROAD  
1450 - 1460 DELK ROAD

Company: The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

Policy Number: 9203316      Renewal of: New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS      HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

Policy Period: From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

**Loss Payable Provisions**

Form Number: BE-26

BEECH FARM APARTMENTS L.P. - COLUMBIA, MD 21046

Wells Fargo Bank, National Association, as Master Servicer,  
on behalf of Deutsche Bank Trust Company Americas, as Trustee,  
for the benefit of Holders of J.P. Morgan Chase Commercial Mortgage  
Securities Corp., Multifamily Mortgage Pass-Through Certificates,  
Series 2014-K40  
Wells Fargo Bank, National Association  
WFMC Insurance  
D1118-02N  
1525 West WT Harris Blvd  
Charlotte, NC 28262

COPPER SPRING PROPERTY, LP - RICHMOND, VA 23294

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of Wells  
Fargo Bank, National Association, as Master Servicer, on behalf of U.S.  
Bank National Association, as Trustee, for the benefit of Holders of GS  
Mortgage Securities Corporation II., Multifamily Mortgage Pass-Through  
Certificates, Series 2018-KF46, as their may appear  
c/o HFF, LP  
9 Greenway Plaza, Ste 700  
Houston, TX 77046

SOUTHPOINT GLEN PROPERTY, LP - DURHAM, NC 27713

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of KeyBank  
National Association, as Master Servicer, on behalf of Wells Fargo Bank,  
National Association, as Trustee, for the benefit of Holders of Credit  
Suisse First Boston Mortgage Securities Corp., Multifamily Mortgage  
Pass-Through Certificates, Series 2019-KC03, as their interests appear,  
c/o HFF, LP  
9 Greenway Plaza Ste. 700  
Houston, TX 77046

RIVER VISTA APARTMENTS, LP - SANDY SPRINGS, GA 30350

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of Wells

(146) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

Company: The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

Policy Number: 9203316 Renewal of: New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

Policy Period: From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

**Loss Payable Provisions**

Form Number: BE-26

Fargo Bank, National Association, as Master Servicer, on behalf of  
Citibank, N.A., as Trustee, for the benefit of Holders of Credit Suisse  
First Boston Mortgage Securities Corp., Multifamily Mortgage Pass-Through  
Certificates, Series 2019  
c/o HFF, LP  
9 Greenway Plaza, Ste 700  
Houston, TX 77046

SUTTON PLACE TRAILS, LP - DURHAM, NC 27713

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of KeyBank  
National Association, as Master Servicer, on behalf of Wilmington Trust,  
National Association, as Trustee, for the benefit of Holders of CCRE  
Mortgage Securities L.P., Multifamily Mortgage Pass-Through Certificates,  
Series 2019-KF70  
c/o HFF, LP  
9 Greenway Plaza, Ste. 700  
Houston, TX 77046

MAGNOLIA TERRACE PROPERTY, LP - CHARLOTTE, NC 28213

Wells Fargo Bank, National Association, as Master Servicer, on behalf  
of U.S. Bank National Association, as trustee for the registered Holders  
of Banc of America Merrill Lynch Commercial Mortgage, Inc.  
Multifamily Mortgage Pass-Through Certificates, Series 2020-KF91  
c/o JLL Real Estate Capital, LLC  
ISAOA, ATIMA, as Sub-Servicer  
2177 Youngman Avenue  
St. Paul, MN 55116

LANDRY AT EAST COBB - MARIETTA, GA 30067

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of Midland  
Loan Services, a Division of PNC Bank, National Association, as Master  
Servicer, on behalf of Citibank, N.A., as Trustee, for the benefit of  
Holders of Morgan Stanley Capital I Inc., Multifamily Mortgage Pass-Through  
Certificates, Series 2018-KC02, as their interests appear,  
c/o HFF, LP

(147) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

**Company:** The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

**Policy Number:** 9203316      **Renewal of:** New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS      HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

**Policy Period:** From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

**In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.**

**Loss Payable Provisions**

**Form Number:** BE-26

9 Greenway Plaza Ste. 700  
Houston, TX 77046

**Company:** The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

**Policy Number:** 9203316 **Renewal of:** New**Named Insured and Mailing Address**

SB REIM LLC  
 1010 WISCONSIN AVE NW  
 Washington, DC 20007

**Agency Name and Address**

1713-BAS HOWARD INSURANCE AGENCY, INC.  
 6900 WISCONSIN AVE, FIFTH FLOOR  
 CHEVY CHASE, MD 20815  
 3016522500

**Policy Period:** From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.**In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.****Mortgagees**

Form Number: BE-28

BEECH FARM APARTMENTS L.P. - COLUMBIA, MD 21046

Wells Fargo Bank, National Association, as Master Servicer,  
 on behalf of Deutsche Bank Trust Company Americas, as Trustee,  
 for the benefit of Holders of J.P. Morgan Chase Commercial Mortgage  
 Securities Corp., Multifamily Mortgage Pass-Through Certificates,  
 Series 2014-K40  
 Wells Fargo Bank, National Association  
 WFMC Insurance  
 D1118-02N  
 1525 West WT Harris Blvd  
 Charlotte, NC 28262

COPPER SPRING PROPERTY, LP - RICHMOND, VA 23294

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of Wells  
 Fargo Bank, National Association, as Master Servicer, on behalf of U.S.  
 Bank National Association, as Trustee, for the benefit of Holders of GS  
 Mortgage Securities Corporation II., Multifamily Mortgage Pass-Through  
 Certificates, Series 2018-KF46, as their may appear  
 c/o HFF, LP  
 9 Greenway Plaza, Ste 700  
 Houston, TX 77046

SOUTHPOINT GLEN PROPERTY, LP - DURHAM, NC 27713

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of KeyBank  
 National Association, as Master Servicer, on behalf of Wells Fargo Bank,  
 National Association, as Trustee, for the benefit of Holders of Credit  
 Suisse First Boston Mortgage Securities Corp., Multifamily Mortgage  
 Pass-Through Certificates, Series 2019-KC03, as their interests appear,  
 c/o HFF, LP  
 9 Greenway Plaza Ste. 700  
 Houston, TX 77046

RIVER VISTA APARTMENTS, LP - SANDY SPRINGS, GA 30350

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of Wells

(149) POLICY: 9203316 1997/09/01-1.00  
 ISSUE DATE: 02/03/2021 #1

Company: The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

Policy Number: 9203316      Renewal of: New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS      HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

Policy Period: From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

**Mortgagees**

Form Number: BE-28

Fargo Bank, National Association, as Master Servicer, on behalf of  
Citibank, N.A., as Trustee, for the benefit of Holders of Credit Suisse  
First Boston Mortgage Securities Corp., Multifamily Mortgage Pass-Through  
Certificates, Series 2019  
c/o HFF, LP  
9 Greenway Plaza, Ste 700  
Houston, TX 77046

SUTTON PLACE TRAILS, LP - DURHAM, NC 27713

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of KeyBank  
National Association, as Master Servicer, on behalf of Wilmington Trust,  
National Association, as Trustee, for the benefit of Holders of CCRE  
Mortgage Securities L.P., Multifamily Mortgage Pass-Through Certificates,  
Series 2019-KF70  
c/o HFF, LP  
9 Greenway Plaza, Ste. 700  
Houston, TX 77046

MAGNOLIA TERRACE PROPERTY, LP - CHARLOTTE, NC 28213

Wells Fargo Bank, National Association, as Master Servicer, on behalf  
of U.S. Bank National Association, as trustee for the registered Holders  
of Banc of America Merrill Lynch Commercial Mortgage, Inc.  
Multifamily Mortgage Pass-Through Certificates, Series 2020-KF91  
c/o JLL Real Estate Capital, LLC  
ISAOA, ATIMA, as Sub-Servicer  
2177 Youngman Avenue  
St. Paul, MN 55116

LANDRY AT EAST COBB - MARIETTA, GA 30067

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of Midland  
Loan Services, a Division of PNC Bank, National Association, as Master  
Servicer, on behalf of Citibank, N.A., as Trustee, for the benefit of  
Holders of Morgan Stanley Capital I Inc., Multifamily Mortgage Pass-Through  
Certificates, Series 2018-KC02, as their interests appear,  
c/o HFF, LP

(150) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1



**Company:** The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

**Policy Number:** 9203316      **Renewal of:** New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS      HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

**Policy Period:** From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

**In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.**

Mortgagees

Form Number: BE-28

9 Greenway Plaza Ste. 700  
Houston, TX 77046

**Company:** The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

**Policy Number:** 9203316 **Renewal of:** New**GENERAL LIABILITY COVERAGE**  
PART DECLARATIONS**Named Insured and Mailing Address**SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007**Agency Name and Address**1713-BAS HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500**Policy Period:** From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.**In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.**

## LIMITS OF INSURANCE

Each Occurrence.....\$ 1,000,000  
 Damage to Premises Rented To You.....\$ 100,000 (Any one fire)  
 Medical Expense.....\$ 5,000 (Any one person)  
 Personal & Advertising Injury.....\$ 1,000,000 (Any one person or organization)  
 General Aggregate.....\$ 2,000,000  
 Products/Completed Operations Aggregate.....\$ 2,000,000

ADDRESS OF ALL PREMISES YOU OWN, RENT OR OCCUPY: See Liability Schedule

FORMS AND ENDORSEMENTS: See Form Schedule

PREMIUM: TOTAL ADVANCE PREMIUM: \$81,276

## LIABILITY SCHEDULE:

Classification:  
60010 Apartment Buildings

Premium Basis: Per Unit

Location Information:  
1444 ROCK CREEK FORD RD NW  
WASHINGTON, DC 20011  
COUNTY: DISTRICT OF COLUMBIA

Coverage	Exposure	Rate	Premium
Premises/Operations	68	\$ 82.635	\$ 5,619
Products/Completed Operations	68		Included*

Classification:  
60010 Apartment Buildings

Premium Basis: Per Unit

Location Information:  
1371 PEABODY STREET NW  
WASHINGTON, DC 20011  
COUNTY: DISTRICT OF COLUMBIA

Coverage	Exposure	Rate	Premium
Premises/Operations	14	\$ 82.635	\$ 1,157
Products/Completed Operations	14		Included*

Location Information:  
 2048 PEACEFUL WAY  
 ODENTON, MD 21113  
 COUNTY: ANNE ARUNDEL

Coverage	Exposure	Rate	Premium
Premises/Operations	278	\$ 60.992 \$	16,956
Products/Completed Operations	278		Included*

Classification: 60010 Apartment Buildings  
 Premium Basis: Per Unit

Location Information:  
 7260 EDEN BROOK DR  
 COLUMBIA, MD 21046  
 COUNTY: HOWARD

Coverage	Exposure	Rate	Premium
Premises/Operations	135	\$ 60.992 \$	8,234
Products/Completed Operations	135		Included*

Classification: 60010 Apartment Buildings  
 Premium Basis: Per Unit

Location Information:  
 3301 COPPER MILL TRACE  
 HENRICO, VA 23294  
 COUNTY: HENRICO

Coverage	Exposure	Rate	Premium
Premises/Operations	366	\$ 34.133 \$	12,493
Products/Completed Operations	366		Included*

Classification: 48925 Swimming Pools  
 Premium Basis: Each

Location Information:  
 3301 COPPER MILL TRACE  
 HENRICO, VA 23294  
 COUNTY: HENRICO

Coverage	Exposure	Rate	Premium
Premises/Operations	1	\$ 522.179 \$	522
Products/Completed Operations	1		Included*

Classification: 60010 Apartment Buildings  
 Premium Basis: Per Unit

Location Information:  
 5701 WINDSTRAW DRIVE  
 DURHAM, NC 27713  
 COUNTY: DURHAM

Coverage	Exposure	Rate	Premium
Premises/Operations	346	\$ 14.272 \$	4,938
Products/Completed Operations	346		Included*

Location Information:  
 5701 WINDSTRAW DRIVE  
 DURHAM, NC 27713  
 COUNTY: DURHAM

Coverage	Exposure	Rate	Premium
Premises/Operations	1	\$ 220.487 \$	220
Products/Completed Operations	1		Included*

Classification: 60010 Apartment Buildings  
 Premium Basis: Per Unit

Location Information:  
 9200 ROBERTS WAY  
 ATLANTA, GA 30350  
 COUNTY: FULTON

Coverage	Exposure	Rate	Premium
Premises/Operations	196	\$ 62.925 \$	12,333
Products/Completed Operations	196		Included*

Classification: 48925 Swimming Pools  
 Premium Basis: Each

Location Information:  
 9200 ROBERTS WAY  
 ATLANTA, GA 30350  
 COUNTY: FULTON

Coverage	Exposure	Rate	Premium
Premises/Operations	1	\$ 938.236 \$	938
Products/Completed Operations	1		Included*

Classification: 60010 Apartment Buildings  
 Premium Basis: Per Unit

Location Information:  
 1 DANSEY CIRCLE  
 DURHAM, NC 27713  
 COUNTY: DURHAM

Coverage	Exposure	Rate	Premium
Premises/Operations	83	\$ 14.272 \$	1,185
Products/Completed Operations	83		Included*

Classification: 60010 Apartment Buildings  
 Premium Basis: Per Unit

Location Information:  
 8301 PACES OAK BLVD  
 CHARLOTTE, NC 28213  
 COUNTY: MECKLENBURG

Coverage	Exposure	Rate	Premium
Premises/Operations	264	\$ 14.272 \$	3,768
Products/Completed Operations	264		Included*

Location Information:  
8301 PACES OAK BLVD  
CHARLOTTE, NC 28213  
COUNTY: MECKLENBURG

Coverage	Exposure	Rate	Premium
Premises/Operations	1	\$ 220.487	\$ 220
Products/Completed Operations	1		Included*

Classification: 60010 Apartment Buildings Premium Basis: Per Unit

Location Information:  
14133 CHRISWICK HOUSE LANE  
RALEIGH, NC 27614  
COUNTY: WAKE

Coverage	Exposure	Rate	Premium
Premises/Operations	324	\$ 14.272	\$ 4,624
Products/Completed Operations	324		Included*

Classification: 48925 Swimming Pools Premium Basis: Each

Location Information:  
14133 CHRISWICK HOUSE LANE  
RALEIGH, NC 27614  
COUNTY: WAKE

Coverage	Exposure	Rate	Premium
Premises/Operations	1	\$ 220.487	\$ 220
Products/Completed Operations	1		Included*

Classification: 60010 Apartment Buildings Premium Basis: Per Unit

Location Information:  
2575 DELK RD  
MARIETTA, GA 30067  
COUNTY: COBB

Coverage	Exposure	Rate	Premium
Premises/Operations	200	\$ 36.086	\$ 7,217
Products/Completed Operations	200		Included*

Classification: 48925 Swimming Pools Premium Basis: Each

Location Information:  
2575 DELK RD  
MARIETTA, GA 30067  
COUNTY: COBB

Coverage	Exposure	Rate	Premium
Premises/Operations	1	\$ 631.505	\$ 632
Products/Completed Operations	1		Included*

\*Products/Completed Operations are subject to the General Aggregate Limit



CG2011 (0413) ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES.....33.00  
 Premises (Leased to You): BEECH'S FARM  
 City, State, Zip: COLUMBIA, MD 21046  
 Name of Person or Org.: GREYSTAR REAL ESTATE PARTNERS, LLC

CG2018 (0413) ADDITIONAL INSURED-MORTGAGEE, ASSIGNEE, OR RECEIVER  
 Name of Person or Org.: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-27)  
 Designation of Premises: BEECH'S FARM  
 City, State, Zip: COLUMBIA, MD 21046

CG2018 (0413) ADDITIONAL INSURED-MORTGAGEE, ASSIGNEE, OR RECEIVER  
 Name of Person or Org.: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-27)  
 Designation of Premises: COPPER SPRING  
 City, State, Zip: RICHMOND, VA 23294

CG2018 (0413) ADDITIONAL INSURED-MORTGAGEE, ASSIGNEE, OR RECEIVER  
 Name of Person or Org.: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-27)  
 Designation of Premises: SOUTHPOINT GLEN  
 City, State, Zip: DURHAM, NC 27713

CG2018 (0413) ADDITIONAL INSURED-MORTGAGEE, ASSIGNEE, OR RECEIVER  
 Name of Person or Org.: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-27)  
 Designation of Premises: RIVER VISTA  
 City, State, Zip: SANDY SPRINGS, GA 30350

CG2167 (1204) FUNGI OR BACTERIA EXCLUSION

CG2018 (0413) ADDITIONAL INSURED-MORTGAGEE, ASSIGNEE, OR RECEIVER  
 Name of Person or Org.: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-27)  
 Designation of Premises: TRAILS AT SOUTHPOINT GLEN  
 City, State, Zip: DURHAM, NC 27713

CG2018 (0413) ADDITIONAL INSURED-MORTGAGEE, ASSIGNEE, OR RECEIVER  
 Name of Person or Org.: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL (SEE BE-27)  
 Designation of Premises: MAGNOLIA TERRACE  
 City, State, Zip: CHARLOTTE, NC 28213

CG2018 (0413) ADDITIONAL INSURED-MORTGAGEE, ASSIGNEE, OR RECEIVER  
 Name of Person or Org.: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
 : INC,CBRE LOAN SERVICES,INC, A DE CORP  
 Designation of Premises: COLUMNS AT WAKEFIELD  
 City, State, Zip: RALEIGH, NC 27614

CG2018 (0413) ADDITIONAL INSURED-MORTGAGEE, ASSIGNEE, OR RECEIVER  
 Name of Person or Org.: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-27)  
 Designation of Premises: LANDRY AT EAST COBB  
 City, State, Zip: MARIETTA, GA 30067

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 OTHER CHARGES APPLIED TO THIS POLICY  
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Terrorism Risk Insurance Program Reauthorization Act of 2019 - Certified Acts -  
 Premium Charged.....638.00

Company: The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

Policy Number: 9203316      Renewal of: New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS      HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

Policy Period: From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Additional Insured-Mortgagee, Assignee, or Receiver

Form Number: BE-27

BEECH FARM APARTMENTS L.P. - COLUMBIA, MD 21046

Wells Fargo Bank, National Association, as Master Servicer,  
on behalf of Deutsche Bank Trust Company Americas, as Trustee,  
for the benefit of Holders of J.P. Morgan Chase Commercial Mortgage  
Securities Corp., Multifamily Mortgage Pass-Through Certificates,  
Series 2014-K40  
Wells Fargo Bank, National Association  
WFMC Insurance  
D1118-02N  
1525 West WT Harris Blvd  
Charlotte, NC 28262

COPPER SPRING PROPERTY, LP - RICHMOND, VA 23294

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of Wells  
Fargo Bank, National Association, as Master Servicer, on behalf of U.S.  
Bank National Association, as Trustee, for the benefit of Holders of GS  
Mortgage Securities Corporation II., Multifamily Mortgage Pass-Through  
Certificates, Series 2018-KF46, as their may appear  
c/o HFF, LP  
9 Greenway Plaza, Ste 700  
Houston, TX 77046

SOUTHPOINT GLEN PROPERTY, LP - DURHAM, NC 27713

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of KeyBank  
National Association, as Master Servicer, on behalf of Wells Fargo Bank,  
National Association, as Trustee, for the benefit of Holders of Credit  
Suisse First Boston Mortgage Securities Corp., Multifamily Mortgage  
Pass-Through Certificates, Series 2019-KC03, as their interests appear,  
c/o HFF, LP  
9 Greenway Plaza Ste. 700  
Houston, TX 77046

RIVER VISTA APARTMENTS, LP - SANDY SPRINGS, GA 30350

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of Wells

(159) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1



Company: The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

Policy Number: 9203316 Renewal of: New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

Policy Period: From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Additional Insured-Mortgagee, Assignee, or Receiver

Form Number: BE-27

Fargo Bank, National Association, as Master Servicer, on behalf of  
Citibank, N.A., as Trustee, for the benefit of Holders of Credit Suisse  
First Boston Mortgage Securities Corp., Multifamily Mortgage Pass-Through  
Certificates, Series 2019  
c/o HFF, LP  
9 Greenway Plaza, Ste 700  
Houston, TX 77046

SUTTON PLACE TRAILS, LP - DURHAM, NC 27713

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of KeyBank  
National Association, as Master Servicer, on behalf of Wilmington Trust,  
National Association, as Trustee, for the benefit of Holders of CCRE  
Mortgage Securities L.P., Multifamily Mortgage Pass-Through Certificates,  
Series 2019-KF70  
c/o HFF, LP  
9 Greenway Plaza, Ste. 700  
Houston, TX 77046

MAGNOLIA TERRACE PROPERTY, LP - CHARLOTTE, NC 28213

Wells Fargo Bank, National Association, as Master Servicer, on behalf  
of U.S. Bank National Association, as trustee for the registered Holders  
of Banc of America Merrill Lynch Commercial Mortgage, Inc.  
Multifamily Mortgage Pass-Through Certificates, Series 2020-KF91  
c/o JLL Real Estate Capital, LLC  
ISAOA, ATIMA, as Sub-Servicer  
2177 Youngman Avenue  
St. Paul, MN 55116

LANDRY AT EAST COBB - MARIETTA, GA 30067

Holliday Fenoglio Fowler, LP, as sub-servicer for the benefit of Midland  
Loan Services, a Division of PNC Bank, National Association, as Master  
Servicer, on behalf of Citibank, N.A., as Trustee, for the benefit of  
Holders of Morgan Stanley Capital I Inc., Multifamily Mortgage Pass-Through  
Certificates, Series 2018-KC02, as their interests appear,  
c/o HFF, LP

(160) POLICY: 9203316 1997/09/01-1.00  
ISSUE DATE: 02/03/2021 #1

**Company:** The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

**Policy Number:** 9203316      **Renewal of:** New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS      HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

**Policy Period:** From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

**In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.**

Additional Insured-Mortgagee, Assignee, or Receiver

Form Number: BE-27

9 Greenway Plaza Ste. 700  
Houston, TX 77046

## POLICYHOLDER DISCLOSURE OF EXCEPTION COVERING CERTAIN FIRE LOSSES

The **Exception Covering Certain Fire Losses** shown below applies to property located in the following state(s), if covered under the indicated Coverage Form, Coverage Part or Policy:

### SCHEDULE

State(s)	Coverage Form, Coverage Part or Policy

### Exception Covering Certain Fire Losses

If you decide to reject Terrorism Insurance as outlined in the POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE, the following exception will apply to the State(s) and Coverage Form, Coverage Part or Policy indicated in the Schedule of this Disclosure Notice:

If an excluded "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements that apply to those coverage forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

This policyholder notice provides no coverage nor can it be construed to replace any provision of your policy. The coverage provided by your policy for certified acts of terrorism and all other coverage is limited by the exclusions, limits, terms and conditions of your policy. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail. Nothing in this notice should be construed as an offer to reinstate coverage for a cancelled/expired policy.

## **ADVISORY NOTICE TO POLICYHOLDERS**

### **U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC")**

**NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED.**

**THIS NOTICE PROVIDES INFORMATION CONCERNING POSSIBLE IMPACT ON YOUR INSURANCE COVERAGE DUE TO DIRECTIVES ISSUED BY OFAC.**

#### **PLEASE READ THIS NOTICE CAREFULLY**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

As "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site - <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

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## DISTRICT OF COLUMBIA FRAUD STATEMENT

**WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

## **Policyholders Notice Equipment Breakdown Enhancement Endorsement**

Equipment failure due to mechanical or electrical breakdown is more common than fire.

Most of you, our insureds, have equipment and need equipment coverage. Equipment breakdown covers over 1,000 types of equipment including, air conditioning units, telephone systems, refrigeration units, motors, pumps, compressors, data processing equipment, business and communication equipment, electrical equipment, boilers, and much more. It covers this equipment for losses due to mechanical breakdown, steam explosion and electrical arcing.

The Harford Mutual Insurance Company's policy will now automatically include this coverage for a small premium charge. Providing coverage in conjunction with your Property policy enables us to provide this coverage at dramatic savings compared to purchasing a separate policy. The savings generated by not having to issue an extra policy are passed on to you.

In cases where an inspection of your systems is required, this service is provided at no additional cost. If you have questions about this service or require a jurisdictional inspection, please call (approximately 60 days prior to certificate expiration):

**MBR, a business unit of FM Global  
Jurisdictional Inspection Service Line  
800-814-4458 X 7835  
866-594-1257**

As more and more people use computers and electrical devices, our Equipment Breakdown Coverage provides coverage for you where it did not exist before. In addition this protection gives you broader coverage and fewer coverage gaps at a tremendous savings and within one policy. We are excited about being able to offer you this broadened coverage at a very competitive price.

If you have any questions, please do not hesitate to contact your agent.

**No coverage is provided by this notice, nor can it be construed to replace any provision of your policy. You should read your policy and any related endorsements and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.**

## PROTECTIVE SAFEGUARD ENDORSEMENT ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this policyholder notice nor can it be construed to replace any provisions of your policy or endorsements. You should read your policy and review your Declaration Page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

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### PROTECTIVE SAFEGUARD ENDORSEMENT

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Please be advised that your policy contains a protective safeguard endorsement which could apply to your automatic sprinkler system, central station fire alarm, fire detection or suppression system or any other protective device or service listed in the endorsement. Because your policy may include a reduced premium for having this additional protection, you are required to maintain the protective devices or services listed in the endorsement as a condition to your policy.

This means that we will not pay for loss or damage caused by or resulting from fire, if prior to the loss, you 1) knew of any suspension or impairment in the protective safeguard listed in the endorsement and failed to notify the agent or company; or 2) failed to maintain any protective safeguard listed in the endorsement in complete working order if you had control to do so.

Please make sure that you have the proper maintenance in place to keep these systems and services in good working order and that you also have the proper controls in place to notify the agent or company immediately when they become inoperable or are discontinued.

## **NOTICE TO POLICYHOLDERS REGARDING INFLATION PROTECTION AND BUILDING VALUES**

**CAUTION:** No coverage is provided by this notice; nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is a conflict between the policy and this notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL. PLEASE READ YOUR POLICY CAREFULLY.**

We are notifying you that we will amend property limit(s) at the beginning of each renewal policy to reflect changes in the National Building Cost Trends.

This means that if your policy has property coverage, we will increase (or decrease) the appropriate building limits by the inflation percentage related to the zip code of your premises.

Your renewal premium will reflect the change in exposure. Please review your building limit to make sure that your limit is adequate to replace your building at the current cost of re-construction. You must also review your building limit carefully if your policy contains a coinsurance requirement or insurance-to-value provision that penalizes you if you are not insured to value.

By accepting this policy you are consenting to the limits of insurance as stated.



COMMERCIAL GENERAL LIABILITY  
CGMS004 1017

## AUDIT NONCOMPLIANCE FACTOR ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this summary nor can it be construed to replace any provisions of your policy or endorsements. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

If your policy contains auditable exposures and you are noncompliant with the audit process, a charge may be assessed to your policy.

An Audit Noncompliance Factor Endorsement is attached to your policy. This endorsement outlines the method for calculating the premium using the Audit Noncompliance Factor.

The **Premium Audit** condition is located under **Section IV - Commercial General Liability Conditions** of the Commercial General Liability Coverage Form and **Section IV - Liquor Liability Conditions** of the Liquor Liability Coverage Form.

## **ADVISORY NOTICE TO POLICYHOLDERS**

### **LEAD LIABILITY EXCLUSION**

**NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISIONS OF YOUR POLICY. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

**PLEASE READ YOUR POLICY, AND THE ENDORSEMENTS ATTACHED TO YOUR POLICY, CAREFULLY.**

Your policy excludes coverage for claims resulting or arising from lead contamination.

You should be aware that the ingestion of lead paint by young children can potentially result in serious brain damage. We suggest you determine if lead hazards exist on your premises and, if so, promptly see that they are removed.

## COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

### A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
  - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
  - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

### B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

### C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

### D. Inspections And Surveys

1. We have the right to:
  - a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and
  - c. Recommend changes.

2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
  - a. Are safe or healthful; or
  - b. Comply with laws, regulations, codes or standards.

3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

### E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

### F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

IL 02 78 09 08

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **DISTRICT OF COLUMBIA CHANGES – CANCELLATION AND NONRENEWAL**

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART  
 COMMERCIAL GENERAL LIABILITY COVERAGE PART  
 COMMERCIAL INLAND MARINE COVERAGE PART  
 COMMERCIAL PROPERTY COVERAGE PART  
 CRIME AND FIDELITY COVERAGE PART  
 EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART  
 EQUIPMENT BREAKDOWN COVERAGE PART  
 LIQUOR LIABILITY COVERAGE PART  
 MEDICAL PROFESSIONAL LIABILITY COVERAGE PART  
 POLLUTION LIABILITY COVERAGE PART  
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A. Paragraph 2. of the **Cancellation** Common Policy Condition is replaced by the following:**

We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least 30 days before the effective date of cancellation. At least five days before sending notice to the first Named Insured, we will notify the agent or broker, if any, who wrote the policy.

If this policy has been in effect for 30 days or less and is not a renewal of a policy we issued, we may cancel this policy for any reason.

If this policy has been in effect more than 30 days, or if this policy is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:

1. You have refused or failed to pay a premium due under the terms of the policy;
2. You have made a material and willful misstatement or omission of fact to us or our employees, agents or brokers in connection with any application to or claim against us;

3. You have transferred your property or other interest to a person other than you or your beneficiary, unless the transfer is permitted under the terms of the policy; or

4. The property, interest or use of the property or interest has materially changed with respect to its insurability.

**B. The following is added:**

**NONRENEWAL**

We may elect not to renew this policy by mailing or delivering written notice of nonrenewal to the first Named Insured's last mailing address known to us. We will mail or deliver the notice at least 30 days before the expiration of the policy. At least five days before sending notice to the first Named Insured, we will notify the agent or broker, if any, who wrote the policy. If notice is mailed, proof of mailing will be sufficient proof of notice. Delivery of the notice will be the same as mailing.

## BUILDING AND PERSONAL PROPERTY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section H. Definitions.

### A. Coverage

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

#### 1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in this section, **A.1.**, and limited in **A.2.** Property Not Covered, if a Limit Of Insurance is shown in the Declarations for that type of property.

**a. Building**, meaning the building or structure described in the Declarations, including:

- (1) Completed additions;
- (2) Fixtures, including outdoor fixtures;
- (3) Permanently installed:
  - (a) Machinery; and
  - (b) Equipment;
- (4) Personal property owned by you that is used to maintain or service the building or structure or its premises, including:
  - (a) Fire-extinguishing equipment;
  - (b) Outdoor furniture;
  - (c) Floor coverings; and
  - (d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
- (5) If not covered by other insurance:
  - (a) Additions under construction, alterations and repairs to the building or structure;
  - (b) Materials, equipment, supplies and temporary structures, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the building or structure.

### b. Your Business Personal Property

consists of the following property located in or on the building or structure described in the Declarations or in the open (or in a vehicle) within 100 feet of the building or structure or within 100 feet of the premises described in the Declarations, whichever distance is greater:

- (1) Furniture and fixtures;
- (2) Machinery and equipment;
- (3) "Stock";
- (4) All other personal property owned by you and used in your business;
- (5) Labor, materials or services furnished or arranged by you on personal property of others;
- (6) Your use interest as tenant in improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:
  - (a) Made a part of the building or structure you occupy but do not own; and
  - (b) You acquired or made at your expense but cannot legally remove;
- (7) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Personal Property Of Others.

### c. Personal Property Of Others that is:

- (1) In your care, custody or control; and
- (2) Located in or on the building or structure described in the Declarations or in the open (or in a vehicle) within 100 feet of the building or structure or within 100 feet of the premises described in the Declarations, whichever distance is greater.

However, our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

## 2. Property Not Covered

Covered Property does not include:

- a. Accounts, bills, currency, food stamps or other evidences of debt, money, notes or securities. Lottery tickets held for sale are not securities;
- b. Animals, unless owned by others and boarded by you, or if owned by you, only as "stock" while inside of buildings;
- c. Automobiles held for sale;
- d. Bridges, roadways, walks, patios or other paved surfaces;
- e. Contraband, or property in the course of illegal transportation or trade;
- f. The cost of excavations, grading, backfilling or filling;
- g. Foundations of buildings, structures, machinery or boilers if their foundations are below:
  - (1) The lowest basement floor; or
  - (2) The surface of the ground, if there is no basement;
- h. Land (including land on which the property is located), water, growing crops or lawns (other than lawns which are part of a vegetated roof);
- i. Personal property while airborne or waterborne;
- j. Bulkheads, pilings, piers, wharves or docks;
- k. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;
- l. Retaining walls that are not part of a building;
- m. Underground pipes, flues or drains;
- n. Electronic data, except as provided under the Additional Coverage, Electronic Data. Electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data. This paragraph, n., does not apply to your "stock" of prepackaged software, or to electronic data which is integrated in and operates or controls the building's elevator, lighting, heating, ventilation, air conditioning or security system;
- o. The cost to replace or restore the information on valuable papers and records, including those which exist as electronic data. Valuable papers and records include but are not limited to proprietary information, books of account, deeds, manuscripts, abstracts, drawings and card index systems. Refer to the Coverage Extension for Valuable Papers And Records (Other Than Electronic Data) for limited coverage for valuable papers and records other than those which exist as electronic data;
- p. Vehicles or self-propelled machines (including aircraft or watercraft) that:
  - (1) Are licensed for use on public roads; or
  - (2) Are operated principally away from the described premises.

This paragraph does not apply to:

  - (a) Vehicles or self-propelled machines or autos you manufacture, process or warehouse;

- (b) Vehicles or self-propelled machines, other than autos, you hold for sale;
  - (c) Rowboats or canoes out of water at the described premises; or
  - (d) Trailers, but only to the extent provided for in the Coverage Extension for Non-owned Detached Trailers; or
- q. The following property while outside of buildings:
- (1) Grain, hay, straw or other crops;
  - (2) Fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers, trees, shrubs or plants (other than trees, shrubs or plants which are "stock" or are part of a vegetated roof), all except as provided in the Coverage Extensions.

### 3. Covered Causes Of Loss

See applicable Causes Of Loss form as shown in the Declarations.

### 4. Additional Coverages

#### a. Debris Removal

- (1) Subject to Paragraphs (2), (3) and (4), we will pay your expense to remove debris of Covered Property and other debris that is on the described premises, when such debris is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.
  - (2) Debris Removal does not apply to costs to:
    - (a) Remove debris of property of yours that is not insured under this policy, or property in your possession that is not Covered Property;
    - (b) Remove debris of property owned by or leased to the landlord of the building where your described premises are located, unless you have a contractual responsibility to insure such property and it is insured under this policy;
    - (c) Remove any property that is Property Not Covered, including property addressed under the Outdoor Property Coverage Extension;
  - (d) Remove property of others of a type that would not be Covered Property under this Coverage Form;
  - (e) Remove deposits of mud or earth from the grounds of the described premises;
  - (f) Extract "pollutants" from land or water; or
  - (g) Remove, restore or replace polluted land or water.
- (3) Subject to the exceptions in Paragraph (4), the following provisions apply:
- (a) The most we will pay for the total of direct physical loss or damage plus debris removal expense is the Limit of Insurance applicable to the Covered Property that has sustained loss or damage.
  - (b) Subject to (a) above, the amount we will pay for debris removal expense is limited to 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage. However, if no Covered Property has sustained direct physical loss or damage, the most we will pay for removal of debris of other property (if such removal is covered under this Additional Coverage) is \$5,000 at each location.
- (4) We will pay up to an additional \$25,000 for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:
- (a) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.
  - (b) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if (4)(a) and/or (4)(b) applies, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus \$25,000.

### (5) Examples

The following examples assume that there is no Coinsurance penalty.

#### Example 1

Limit of Insurance:	\$ 90,000
Amount of Deductible:	\$ 500
Amount of Loss:	\$ 50,000
Amount of Loss Payable:	\$ 49,500
	(\$50,000 – \$500)
Debris Removal Expense:	\$ 10,000
Debris Removal Expense Payable:	\$ 10,000
	(\$10,000 is 20% of \$50,000.)

The debris removal expense is less than 25% of the sum of the loss payable plus the deductible. The sum of the loss payable and the debris removal expense (\$49,500 + \$10,000 = \$59,500) is less than the Limit of Insurance. Therefore, the full amount of debris removal expense is payable in accordance with the terms of Paragraph (3).

#### Example 2

Limit of Insurance:	\$ 90,000
Amount of Deductible:	\$ 500
Amount of Loss:	\$ 80,000
Amount of Loss Payable:	\$ 79,500
	(\$80,000 – \$500)
Debris Removal Expense:	\$ 40,000
Debris Removal Expense Payable	
Basic Amount:	\$ 10,500
Additional Amount:	\$ 25,000

The basic amount payable for debris removal expense under the terms of Paragraph (3) is calculated as follows: \$80,000 (\$79,500 + \$500) x .25 = \$20,000, capped at \$10,500. The cap applies because the sum of the loss payable (\$79,500) and the basic amount payable for debris removal expense (\$10,500) cannot exceed the Limit of Insurance (\$90,000).

The additional amount payable for debris removal expense is provided in accordance with the terms of Paragraph (4), because the debris removal expense (\$40,000) exceeds 25% of the loss payable plus the deductible (\$40,000 is 50% of \$80,000), and because the sum of the loss payable and debris removal expense (\$79,500 + \$40,000 = \$119,500) would exceed the Limit of Insurance (\$90,000). The additional amount of covered debris removal expense is \$25,000, the maximum payable under Paragraph (4). Thus, the total payable for debris removal expense in this example is \$35,500; \$4,500 of the debris removal expense is not covered.

#### b. Preservation Of Property

If it is necessary to move Covered Property from the described premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 30 days after the property is first moved.

#### c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$1,000 for service at each premises described in the Declarations, unless a higher limit is shown in the Declarations. Such limit is the most we will pay regardless of the number of responding fire departments or fire units, and regardless of the number or type of services performed.

This Additional Coverage applies to your liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or
- (2) Required by local ordinance.

No Deductible applies to this Additional Coverage.



**d. Pollutant Clean-up And Removal**

We will pay your expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage for each described premises is \$10,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this policy.

**e. Increased Cost Of Construction**

- (1) This Additional Coverage applies only to buildings to which the Replacement Cost Optional Coverage applies.
- (2) In the event of damage by a Covered Cause of Loss to a building that is Covered Property, we will pay the increased costs incurred to comply with the minimum standards of an ordinance or law in the course of repair, rebuilding or replacement of damaged parts of that property, subject to the limitations stated in **e.(3)** through **e.(9)** of this Additional Coverage.
- (3) The ordinance or law referred to in **e.(2)** of this Additional Coverage is an ordinance or law that regulates the construction or repair of buildings or establishes zoning or land use requirements at the described premises and is in force at the time of loss.
- (4) Under this Additional Coverage, we will not pay any costs due to an ordinance or law that:
  - (a) You were required to comply with before the loss, even when the building was undamaged; and
  - (b) You failed to comply with.

(5) Under this Additional Coverage, we will not pay for:

- (a) The enforcement of or compliance with any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria; or
  - (b) Any costs associated with the enforcement of or compliance with an ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants", "fungus", wet or dry rot or bacteria.
- (6) The most we will pay under this Additional Coverage, for each described building insured under this Coverage Form, is \$10,000 or 5% of the Limit of Insurance applicable to that building, whichever is less. If a damaged building is covered under a blanket Limit of Insurance which applies to more than one building or item of property, then the most we will pay under this Additional Coverage, for that damaged building, is the lesser of \$10,000 or 5% times the value of the damaged building as of the time of loss times the applicable Coinsurance percentage.
- The amount payable under this Additional Coverage is additional insurance.
- (7) With respect to this Additional Coverage:
- (a) We will not pay for the Increased Cost of Construction:
    - (i) Until the property is actually repaired or replaced at the same or another premises; and
    - (ii) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

- (b) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay for the Increased Cost of Construction, subject to the provisions of **e.(6)** of this Additional Coverage, is the increased cost of construction at the same premises.
- (c) If the ordinance or law requires relocation to another premises, the most we will pay for the Increased Cost of Construction, subject to the provisions of **e.(6)** of this Additional Coverage, is the increased cost of construction at the new premises.
- (8) This Additional Coverage is not subject to the terms of the Ordinance Or Law Exclusion to the extent that such Exclusion would conflict with the provisions of this Additional Coverage.
- (9) The costs addressed in the Loss Payment and Valuation Conditions and the Replacement Cost Optional Coverage, in this Coverage Form, do not include the increased cost attributable to enforcement of or compliance with an ordinance or law. The amount payable under this Additional Coverage, as stated in **e.(6)** of this Additional Coverage, is not subject to such limitation.

**f. Electronic Data**

- (1) Under this Additional Coverage, electronic data has the meaning described under Property Not Covered, Electronic Data. This Additional Coverage does not apply to your "stock" of prepackaged software, or to electronic data which is integrated in and operates or controls the building's elevator, lighting, heating, ventilation, air conditioning or security system.
- (2) Subject to the provisions of this Additional Coverage, we will pay for the cost to replace or restore electronic data which has been destroyed or corrupted by a Covered Cause of Loss. To the extent that electronic data is not replaced or restored, the loss will be valued at the cost of replacement of the media on which the electronic data was stored, with blank media of substantially identical type.

- (3) The Covered Causes of Loss applicable to Your Business Personal Property apply to this Additional Coverage, Electronic Data, subject to the following:
  - (a) If the Causes Of Loss – Special Form applies, coverage under this Additional Coverage, Electronic Data, is limited to the "specified causes of loss" as defined in that form and Collapse as set forth in that form.
  - (b) If the Causes Of Loss – Broad Form applies, coverage under this Additional Coverage, Electronic Data, includes Collapse as set forth in that form.
  - (c) If the Causes Of Loss form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to the coverage provided under this Additional Coverage, Electronic Data.
  - (d) The Covered Causes of Loss include a virus, harmful code or similar instruction introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. But there is no coverage for loss or damage caused by or resulting from manipulation of a computer system (including electronic data) by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, modify, maintain, repair or replace that system.

- (4) The most we will pay under this Additional Coverage, Electronic Data, is \$2,500 (unless a higher limit is shown in the Declarations) for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved. If loss payment on the first occurrence does not exhaust this amount, then the balance is available for subsequent loss or damage sustained in but not after that policy year. With respect to an occurrence which begins in one policy year and continues or results in additional loss or damage in a subsequent policy year(s), all loss or damage is deemed to be sustained in the policy year in which the occurrence began.

## 5. Coverage Extensions

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises.

If a Coinsurance percentage of 80% or more, or a Value Reporting period symbol, is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

### a. Newly Acquired Or Constructed Property

#### (1) Buildings

If this policy covers Building, you may extend that insurance to apply to:

- (a) Your new buildings while being built on the described premises; and
- (b) Buildings you acquire at locations, other than the described premises, intended for:
  - (i) Similar use as the building described in the Declarations; or
  - (ii) Use as a warehouse.

The most we will pay for loss or damage under this Extension is \$250,000 at each building.

## (2) Your Business Personal Property

- (a) If this policy covers Your Business Personal Property, you may extend that insurance to apply to:
  - (i) Business personal property, including such property that you newly acquire, at any location you acquire other than at fairs, trade shows or exhibitions; or
  - (ii) Business personal property, including such property that you newly acquire, located at your newly constructed or acquired buildings at the location described in the Declarations.

The most we will pay for loss or damage under this Extension is \$100,000 at each building.

- (b) This Extension does not apply to:

- (i) Personal property of others that is temporarily in your possession in the course of installing or performing work on such property; or
- (ii) Personal property of others that is temporarily in your possession in the course of your manufacturing or wholesaling activities.

## (3) Period Of Coverage

With respect to insurance provided under this Coverage Extension for Newly Acquired Or Constructed Property, coverage will end when any of the following first occurs:

- (a) This policy expires;
- (b) 30 days expire after you acquire the property or begin construction of that part of the building that would qualify as covered property; or
- (c) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property or begin construction of that part of the building that would qualify as covered property.

**b. Personal Effects And Property Of Others**

You may extend the insurance that applies to Your Business Personal Property to apply to:

- (1) Personal effects owned by you, your officers, your partners or members, your managers or your employees. This Extension does not apply to loss or damage by theft.
- (2) Personal property of others in your care, custody or control.

The most we will pay for loss or damage under this Extension is \$2,500 at each described premises. Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

**c. Valuable Papers And Records (Other Than Electronic Data)**

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to the cost to replace or restore the lost information on valuable papers and records for which duplicates do not exist. But this Extension does not apply to valuable papers and records which exist as electronic data. Electronic data has the meaning described under Property Not Covered, Electronic Data.
- (2) If the Causes Of Loss – Special Form applies, coverage under this Extension is limited to the "specified causes of loss" as defined in that form and Collapse as set forth in that form.
- (3) If the Causes Of Loss – Broad Form applies, coverage under this Extension includes Collapse as set forth in that form.
- (4) Under this Extension, the most we will pay to replace or restore the lost information is \$2,500 at each described premises, unless a higher limit is shown in the Declarations. Such amount is additional insurance. We will also pay for the cost of blank material for reproducing the records (whether or not duplicates exist) and (when there is a duplicate) for the cost of labor to transcribe or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on Your Business Personal Property and, therefore, coverage of such costs is not additional insurance.

**d. Property Off-premises**

- (1) You may extend the insurance provided by this Coverage Form to apply to your Covered Property while it is away from the described premises, if it is:
  - (a) Temporarily at a location you do not own, lease or operate;
  - (b) In storage at a location you lease, provided the lease was executed after the beginning of the current policy term; or
  - (c) At any fair, trade show or exhibition.
- (2) This Extension does not apply to property:
  - (a) In or on a vehicle; or
  - (b) In the care, custody or control of your salespersons, unless the property is in such care, custody or control at a fair, trade show or exhibition.
- (3) The most we will pay for loss or damage under this Extension is \$10,000.

**e. Outdoor Property**

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas (including satellite dishes), trees, shrubs and plants (other than trees, shrubs or plants which are "stock" or are part of a vegetated roof), including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Aircraft.

The most we will pay for loss or damage under this Extension is \$1,000, but not more than \$250 for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

Subject to all aforementioned terms and limitations of coverage, this Coverage Extension includes the expense of removing from the described premises the debris of trees, shrubs and plants which are the property of others, except in the situation in which you are a tenant and such property is owned by the landlord of the described premises.

**f. Non-owned Detached Trailers**

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to loss or damage to trailers that you do not own, provided that:
  - (a) The trailer is used in your business;
  - (b) The trailer is in your care, custody or control at the premises described in the Declarations; and
  - (c) You have a contractual responsibility to pay for loss or damage to the trailer.
- (2) We will not pay for any loss or damage that occurs:
  - (a) While the trailer is attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion;
  - (b) During hitching or unhitching operations, or when a trailer becomes accidentally unhitched from a motor vehicle or motorized conveyance.
- (3) The most we will pay for loss or damage under this Extension is \$5,000, unless a higher limit is shown in the Declarations.
- (4) This insurance is excess over the amount due (whether you can collect on it or not) from any other insurance covering such property.

**g. Business Personal Property Temporarily In Portable Storage Units**

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to such property while temporarily stored in a portable storage unit (including a detached trailer) located within 100 feet of the building or structure described in the Declarations or within 100 feet of the premises described in the Declarations, whichever distance is greater.

- (2) If the applicable Covered Causes of Loss form or endorsement contains a limitation or exclusion concerning loss or damage from sand, dust, sleet, snow, ice or rain to property in a structure, such limitation or exclusion also applies to property in a portable storage unit.
- (3) Coverage under this Extension:
  - (a) Will end 90 days after the business personal property has been placed in the storage unit;
  - (b) Does not apply if the storage unit itself has been in use at the described premises for more than 90 consecutive days, even if the business personal property has been stored there for 90 or fewer days as of the time of loss or damage.
- (4) Under this Extension, the most we will pay for the total of all loss or damage to business personal property is \$10,000 (unless a higher limit is indicated in the Declarations for such Extension) regardless of the number of storage units. Such limit is part of, not in addition to, the applicable Limit of Insurance on Your Business Personal Property. Therefore, payment under this Extension will not increase the applicable Limit of Insurance on Your Business Personal Property.
- (5) This Extension does not apply to loss or damage otherwise covered under this Coverage Form or any endorsement to this Coverage Form or policy, and does not apply to loss or damage to the storage unit itself.

Each of these Extensions is additional insurance unless otherwise indicated. The Additional Condition, Coinsurance, does not apply to these Extensions.

**B. Exclusions And Limitations**

See applicable Causes Of Loss form as shown in the Declarations.

**C. Limits Of Insurance**

The most we will pay for loss or damage in any one occurrence is the applicable Limit Of Insurance shown in the Declarations.

The most we will pay for loss or damage to outdoor signs, whether or not the sign is attached to a building, is \$2,500 per sign in any one occurrence.

The amounts of insurance stated in the following Additional Coverages apply in accordance with the terms of such coverages and are separate from the Limit(s) Of Insurance shown in the Declarations for any other coverage:

1. Fire Department Service Charge;
2. Pollutant Clean-up And Removal;
3. Increased Cost Of Construction; and
4. Electronic Data.

Payments under the Preservation Of Property Additional Coverage will not increase the applicable Limit of Insurance.

#### D. Deductible

In any one occurrence of loss or damage (hereinafter referred to as loss), we will first reduce the amount of loss if required by the Coinsurance Condition or the Agreed Value Optional Coverage. If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss. If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible. But the Deductible will be applied only once per occurrence.

#### Example 1

(This example assumes there is no Coinsurance penalty.)

Deductible:	\$ 250
Limit of Insurance – Building 1:	\$ 60,000
Limit of Insurance – Building 2:	\$ 80,000
Loss to Building 1:	\$ 60,100
Loss to Building 2:	\$ 90,000

The amount of loss to Building 1 (\$60,100) is less than the sum (\$60,250) of the Limit of Insurance applicable to Building 1 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Building 1:

$$\begin{array}{r} \$ 60,100 \\ - \quad 250 \\ \hline \end{array}$$

\$ 59,850 Loss Payable – Building 1

The Deductible applies once per occurrence and therefore is not subtracted in determining the amount of loss payable for Building 2. Loss payable for Building 2 is the Limit of Insurance of \$80,000.

Total amount of loss payable:

$$\$59,850 + \$80,000 = \$139,850$$

#### Example 2

(This example, too, assumes there is no Coinsurance penalty.)

The Deductible and Limits of Insurance are the same as those in Example 1.

Loss to Building 1:	\$ 70,000
(Exceeds Limit of Insurance plus Deductible)	
Loss to Building 2:	\$ 90,000
(Exceeds Limit of Insurance plus Deductible)	
Loss Payable – Building 1:	\$ 60,000
(Limit of Insurance)	
Loss Payable – Building 2:	\$ 80,000
(Limit of Insurance)	
Total amount of loss payable:	\$ 140,000

#### E. Loss Conditions

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions:

##### 1. Abandonment

There can be no abandonment of any property to us.

##### 2. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

##### 3. Duties In The Event Of Loss Or Damage

- a. You must see that the following are done in the event of loss or damage to Covered Property:

- (1) Notify the police if a law may have been broken.

- (2) Give us prompt notice of the loss or damage. Include a description of the property involved.
  - (3) As soon as possible, give us a description of how, when and where the loss or damage occurred.
  - (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
  - (5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.
  - (6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.  
Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
  - (7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
  - (8) Cooperate with us in the investigation or settlement of the claim.
- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

#### 4. Loss Payment

- a. In the event of loss or damage covered by this Coverage Form, at our option, we will either:
  - (1) Pay the value of lost or damaged property;
  - (2) Pay the cost of repairing or replacing the lost or damaged property, subject to **b.** below;
  - (3) Take all or any part of the property at an agreed or appraised value; or
  - (4) Repair, rebuild or replace the property with other property of like kind and quality, subject to **b.** below.

We will determine the value of lost or damaged property, or the cost of its repair or replacement, in accordance with the applicable terms of the Valuation Condition in this Coverage Form or any applicable provision which amends or supersedes the Valuation Condition.
- b. The cost to repair, rebuild or replace does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.
- c. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
- d. We will not pay you more than your financial interest in the Covered Property.
- e. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
- f. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
- g. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part, and:
  - (1) We have reached agreement with you on the amount of loss; or
  - (2) An appraisal award has been made.

- h.** A party wall is a wall that separates and is common to adjoining buildings that are owned by different parties. In settling covered losses involving a party wall, we will pay a proportion of the loss to the party wall based on your interest in the wall in proportion to the interest of the owner of the adjoining building. However, if you elect to repair or replace your building and the owner of the adjoining building elects not to repair or replace that building, we will pay you the full value of the loss to the party wall, subject to all applicable policy provisions including Limits of Insurance, the Valuation and Coinsurance Conditions and all other provisions of this Loss Payment Condition. Our payment under the provisions of this paragraph does not alter any right of subrogation we may have against any entity, including the owner or insurer of the adjoining building, and does not alter the terms of the Transfer Of Rights Of Recovery Against Others To Us Condition in this policy.

## **5. Recovered Property**

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

## **6. Vacancy**

### **a. Description Of Terms**

- (1)** As used in this Vacancy Condition, the term building and the term vacant have the meanings set forth in **(1)(a)** and **(1)(b)** below:
- (a)** When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the unit or suite rented or leased to the tenant. Such building is vacant when it does not contain enough business personal property to conduct customary operations.

- (b)** When this policy is issued to the owner or general lessee of a building, building means the entire building. Such building is vacant unless at least 31% of its total square footage is:

- (i)** Rented to a lessee or sublessee and used by the lessee or sublessee to conduct its customary operations; and/or
- (ii)** Used by the building owner to conduct customary operations.

- (2)** Buildings under construction or renovation are not considered vacant.

### **b. Vacancy Provisions**

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs:

- (1)** We will not pay for any loss or damage caused by any of the following, even if they are Covered Causes of Loss:
- (a)** Vandalism;
  - (b)** Sprinkler leakage, unless you have protected the system against freezing;
  - (c)** Building glass breakage;
  - (d)** Water damage;
  - (e)** Theft; or
  - (f)** Attempted theft.
- (2)** With respect to Covered Causes of Loss other than those listed in **b.(1)(a)** through **b.(1)(f)** above, we will reduce the amount we would otherwise pay for the loss or damage by 15%.

## **7. Valuation**

We will determine the value of Covered Property in the event of loss or damage as follows:

- a.** At actual cash value as of the time of loss or damage, except as provided in **b.**, **c.**, **d.** and **e.** below.
- b.** If the Limit of Insurance for Building satisfies the Additional Condition, Coinsurance, and the cost to repair or replace the damaged building property is \$2,500 or less, we will pay the cost of building repairs or replacement.



The cost of building repairs or replacement does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.

However, the following property will be valued at the actual cash value, even when attached to the building:

- (1) Awnings or floor coverings;
- (2) Appliances for refrigerating, ventilating, cooking, dishwashing or laundering; or
- (3) Outdoor equipment or furniture.
- c. "Stock" you have sold but not delivered at the selling price less discounts and expenses you otherwise would have had.
- d. Glass at the cost of replacement with safety-glazing material if required by law.
- e. Tenants' Improvements and Betterments at:
  - (1) Actual cash value of the lost or damaged property if you make repairs promptly.
  - (2) A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:
    - (a) Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and
    - (b) Divide the amount determined in (a) above by the number of days from the installation of improvements to the expiration of the lease.

If your lease contains a renewal option, the expiration of the renewal option period will replace the expiration of the lease in this procedure.

- (3) Nothing if others pay for repairs or replacement.

## F. Additional Conditions

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions:

### 1. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies:

- a. We will not pay the full amount of any loss if the value of Covered Property at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

- (1) Multiply the value of Covered Property at the time of loss by the Coinsurance percentage;
- (2) Divide the Limit of Insurance of the property by the figure determined in Step (1);
- (3) Multiply the total amount of loss, before the application of any deductible, by the figure determined in Step (2); and
- (4) Subtract the deductible from the figure determined in Step (3).

We will pay the amount determined in Step (4) or the Limit of Insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

### Example 1 (Underinsurance)

When:	The value of the property is:	\$ 250,000
	The Coinsurance percentage for it is:	80%
	The Limit of Insurance for it is:	\$ 100,000
	The Deductible is:	\$ 250
	The amount of loss is:	\$ 40,000

Step (1):  $\$250,000 \times 80\% = \$200,000$   
(the minimum amount of insurance to meet your Coinsurance requirements)

Step (2):  $\$100,000 \div \$200,000 = .50$

Step (3):  $\$40,000 \times .50 = \$20,000$

Step (4):  $\$20,000 - \$250 = \$19,750$

We will pay no more than \$19,750. The remaining \$20,250 is not covered.

### Example 2 (Adequate Insurance)

When:	The value of the property is:	\$ 250,000
	The Coinsurance percentage for it is:	80%
	The Limit of Insurance for it is:	\$ 200,000
	The Deductible is:	\$ 250
	The amount of loss is:	\$ 40,000

The minimum amount of insurance to meet your Coinsurance requirement is \$200,000 ( $\$250,000 \times 80\%$ ). Therefore, the Limit of Insurance in this example is adequate, and no penalty applies. We will pay no more than \$39,750 (\$40,000 amount of loss minus the deductible of \$250).

- b. If one Limit of Insurance applies to two or more separate items, this condition will apply to the total of all property to which the limit applies.

### Example 3

When: The value of the property is:

Building at Location 1:	\$ 75,000
Building at Location 2:	\$ 100,000
Personal Property at Location 2:	<u>\$ 75,000</u>
	\$ 250,000

The Coinsurance percentage for it is: 90%

The Limit of Insurance for Buildings and Personal Property at Locations 1 and 2 is: \$ 180,000

The Deductible is: \$ 1,000

The amount of loss is:

Building at Location 2: \$ 30,000

Personal Property at Location 2: \$ 20,000  
\$ 50,000

Step (1):  $\$250,000 \times 90\% = \$225,000$

(the minimum amount of insurance to meet your Coinsurance requirements and to avoid the penalty shown below)

Step (2):  $\$180,000 \div \$225,000 = .80$

Step (3):  $\$50,000 \times .80 = \$40,000$

Step (4):  $\$40,000 - \$1,000 = \$39,000$

We will pay no more than \$39,000. The remaining \$11,000 is not covered.

## 2. Mortgageholders

- a. The term mortgageholder includes trustee.
- b. We will pay for covered loss of or damage to buildings or structures to each mortgageholder shown in the Declarations in their order of precedence, as interests may appear.
- c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.
- d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgageholder will still have the right to receive loss payment if the mortgageholder:
  - (1) Pays any premium due under this Coverage Part at our request if you have failed to do so;

- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and

- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

- e. If we pay the mortgageholder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:

- (1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and

- (2) The mortgageholder's right to recover the full amount of the mortgageholder's claim will not be impaired.

At our option, we may pay to the mortgageholder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

- f. If we cancel this policy, we will give written notice to the mortgageholder at least:

- (1) 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or

- (2) 30 days before the effective date of cancellation if we cancel for any other reason.

- g. If we elect not to renew this policy, we will give written notice to the mortgageholder at least 10 days before the expiration date of this policy.

## G. Optional Coverages

If shown as applicable in the Declarations, the following Optional Coverages apply separately to each item:

### 1. Agreed Value

- a. The Additional Condition, Coinsurance, does not apply to Covered Property to which this Optional Coverage applies. We will pay no more for loss of or damage to that property than the proportion that the Limit of Insurance under this Coverage Part for the property bears to the Agreed Value shown for it in the Declarations.

- b. If the expiration date for this Optional Coverage shown in the Declarations is not extended, the Additional Condition, Coinsurance, is reinstated and this Optional Coverage expires.
- c. The terms of this Optional Coverage apply only to loss or damage that occurs:
  - (1) On or after the effective date of this Optional Coverage; and
  - (2) Before the Agreed Value expiration date shown in the Declarations or the policy expiration date, whichever occurs first.

## 2. Inflation Guard

- a. The Limit of Insurance for property to which this Optional Coverage applies will automatically increase by the annual percentage shown in the Declarations.
- b. The amount of increase will be:
  - (1) The Limit of Insurance that applied on the most recent of the policy inception date, the policy anniversary date, or any other policy change amending the Limit of Insurance, times
  - (2) The percentage of annual increase shown in the Declarations, expressed as a decimal (example: 8% is .08), times
  - (3) The number of days since the beginning of the current policy year or the effective date of the most recent policy change amending the Limit of Insurance, divided by 365.

### Example

If: The applicable Limit of Insurance is: \$ 100,000  
 The annual percentage increase is: 8%  
 The number of days since the beginning of the policy year (or last policy change) is: 146  
 The amount of increase is:  
 $\$100,000 \times .08 \times 146 \div 365 =$  \$ 3,200

## 3. Replacement Cost

- a. Replacement Cost (without deduction for depreciation) replaces Actual Cash Value in the Valuation Loss Condition of this Coverage Form.
- b. This Optional Coverage does not apply to:
  - (1) Personal property of others;
  - (2) Contents of a residence;
  - (3) Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac; or

- (4) "Stock", unless the Including "Stock" option is shown in the Declarations.

Under the terms of this Replacement Cost Optional Coverage, tenants' improvements and betterments are not considered to be the personal property of others.

- c. You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Optional Coverage provides if you notify us of your intent to do so within 180 days after the loss or damage.
- d. We will not pay on a replacement cost basis for any loss or damage:

- (1) Until the lost or damaged property is actually repaired or replaced; and
- (2) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage.

With respect to tenants' improvements and betterments, the following also apply:

- (3) If the conditions in d.(1) and d.(2) above are not met, the value of tenants' improvements and betterments will be determined as a proportion of your original cost, as set forth in the Valuation Loss Condition of this Coverage Form; and
- (4) We will not pay for loss or damage to tenants' improvements and betterments if others pay for repairs or replacement.
- e. We will not pay more for loss or damage on a replacement cost basis than the least of (1), (2) or (3), subject to f. below:

- (1) The Limit of Insurance applicable to the lost or damaged property;
- (2) The cost to replace the lost or damaged property with other property:
  - (a) Of comparable material and quality; and
  - (b) Used for the same purpose; or
- (3) The amount actually spent that is necessary to repair or replace the lost or damaged property.

If a building is rebuilt at a new premises, the cost described in e.(2) above is limited to the cost which would have been incurred if the building had been rebuilt at the original premises.

- f. The cost of repair or replacement does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.

**4. Extension Of Replacement Cost To Personal Property Of Others**

- a. If the Replacement Cost Optional Coverage is shown as applicable in the Declarations, then this Extension may also be shown as applicable. If the Declarations show this Extension as applicable, then Paragraph **3.b.(1)** of the Replacement Cost Optional Coverage is deleted and all other provisions of the Replacement Cost Optional Coverage apply to replacement cost on personal property of others.

- b. With respect to replacement cost on the personal property of others, the following limitation applies:

If an item(s) of personal property of others is subject to a written contract which governs your liability for loss or damage to that item(s), then valuation of that item(s) will be based on the amount for which you are liable under such contract, but not to exceed the lesser of the replacement cost of the property or the applicable Limit of Insurance.

**H. Definitions**

1. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
2. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
3. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

## BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Definitions.

### A. Coverage

#### 1. Business Income

Business Income means the:

- a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
- b. Continuing normal operating expenses incurred, including payroll.

For manufacturing risks, Net Income includes the net sales value of production.

Coverage is provided as described and limited below for one or more of the following options for which a Limit Of Insurance is shown in the Declarations:

- (1) Business Income Including "Rental Value".
- (2) Business Income Other Than "Rental Value".
- (3) "Rental Value".

If option (1) above is selected, the term Business Income will include "Rental Value". If option (3) above is selected, the term Business Income will mean "Rental Value" only.

If Limits of Insurance are shown under more than one of the above options, the provisions of this Coverage Part apply separately to each.

We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss of or damage to property at premises which are described in the Declarations and for which a Business Income Limit Of Insurance is shown in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open or personal property in a vehicle, the described premises include the area within 100 feet of such premises.

With respect to the requirements set forth in the preceding paragraph, if you occupy only part of a building, your premises means:

- (a) The portion of the building which you rent, lease or occupy;
- (b) The area within 100 feet of the building or within 100 feet of the premises described in the Declarations, whichever distance is greater (with respect to loss of or damage to personal property in the open or personal property in a vehicle); and
- (c) Any area within the building or at the described premises, if that area services, or is used to gain access to, the portion of the building which you rent, lease or occupy.

#### 2. Extra Expense

- a. Extra Expense Coverage is provided at the premises described in the Declarations only if the Declarations show that Business Income Coverage applies at that premises.
- b. Extra Expense means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

We will pay Extra Expense (other than the expense to repair or replace property) to:

- (1) Avoid or minimize the "suspension" of business and to continue operations at the described premises or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.

- (2) Minimize the "suspension" of business if you cannot continue "operations".

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.

### 3. Covered Causes Of Loss, Exclusions And Limitations

See applicable Causes Of Loss form as shown in the Declarations.

### 4. Additional Limitation – Interruption Of Computer Operations

- a. Coverage for Business Income does not apply when a "suspension" of "operations" is caused by destruction or corruption of electronic data, or any loss or damage to electronic data, except as provided under the Additional Coverage, Interruption Of Computer Operations.
- b. Coverage for Extra Expense does not apply when action is taken to avoid or minimize a "suspension" of "operations" caused by destruction or corruption of electronic data, or any loss or damage to electronic data, except as provided under the Additional Coverage, Interruption Of Computer Operations.
- c. Electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
- d. This Additional Limitation does not apply when loss or damage to electronic data involves only electronic data which is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system.

## 5. Additional Coverages

### a. Civil Authority

In this Additional Coverage, Civil Authority, the described premises are premises to which this Coverage Form applies, as shown in the Declarations.

When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:

- (1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and
- (2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.

Civil Authority Coverage for Business Income will begin 72 hours after the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of up to four consecutive weeks from the date on which such coverage began.

Civil Authority Coverage for Extra Expense will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will end:

- (1) Four consecutive weeks after the date of that action; or
  - (2) When your Civil Authority Coverage for Business Income ends;
- whichever is later.

**b. Alterations And New Buildings**

We will pay for the actual loss of Business Income you sustain and necessary Extra Expense you incur due to direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss to:

- (1) New buildings or structures, whether complete or under construction;
- (2) Alterations or additions to existing buildings or structures; and
- (3) Machinery, equipment, supplies or building materials located on or within 100 feet of the described premises and:
  - (a) Used in the construction, alterations or additions; or
  - (b) Incidental to the occupancy of new buildings.

If such direct physical loss or damage delays the start of "operations", the "period of restoration" for Business Income Coverage will begin on the date "operations" would have begun if the direct physical loss or damage had not occurred.

**c. Extended Business Income****(1) Business Income Other Than "Rental Value"**

If the necessary "suspension" of your "operations" produces a Business Income loss payable under this policy, we will pay for the actual loss of Business Income you incur during the period that:

- (a) Begins on the date property (except "finished stock") is actually repaired, rebuilt or replaced and "operations" are resumed; and
- (b) Ends on the earlier of:
  - (i) The date you could restore your "operations", with reasonable speed, to the level which would generate the business income amount that would have existed if no direct physical loss or damage had occurred; or
  - (ii) 60 consecutive days after the date determined in (1)(a) above.

However, Extended Business Income does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of Business Income must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

**(2) "Rental Value"**

If the necessary "suspension" of your "operations" produces a "Rental Value" loss payable under this policy, we will pay for the actual loss of "Rental Value" you incur during the period that:

- (a) Begins on the date property is actually repaired, rebuilt or replaced and tenantability is restored; and
- (b) Ends on the earlier of:
  - (i) The date you could restore tenant occupancy, with reasonable speed, to the level which would generate the "Rental Value" that would have existed if no direct physical loss or damage had occurred; or
  - (ii) 60 consecutive days after the date determined in (2)(a) above.

However, Extended Business Income does not apply to loss of "Rental Value" incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of "Rental Value" must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

**d. Interruption Of Computer Operations**

- (1) Under this Additional Coverage, electronic data has the meaning described under Additional Limitation – Interruption Of Computer Operations.

- (2) Subject to all provisions of this Additional Coverage, you may extend the insurance that applies to Business Income and Extra Expense to apply to a "suspension" of "operations" caused by an interruption in computer operations due to destruction or corruption of electronic data due to a Covered Cause of Loss. However, we will not provide coverage under this Additional Coverage when the Additional Limitation – Interruption Of Computer Operations – does not apply based on Paragraph A.4.d. therein.
- (3) With respect to the coverage provided under this Additional Coverage, the Covered Causes of Loss are subject to the following:
- (a) If the Causes Of Loss – Special Form applies, coverage under this Additional Coverage, Interruption Of Computer Operations, is limited to the "specified causes of loss" as defined in that form and Collapse as set forth in that form.
  - (b) If the Causes Of Loss – Broad Form applies, coverage under this Additional Coverage, Interruption Of Computer Operations, includes Collapse as set forth in that form.
  - (c) If the Causes Of Loss form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to the coverage provided under this Additional Coverage, Interruption Of Computer Operations.
  - (d) The Covered Causes of Loss include a virus, harmful code or similar instruction introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. But there is no coverage for an interruption related to manipulation of a computer system (including electronic data) by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, maintain, repair or replace that system.
- (4) The most we will pay under this Additional Coverage, Interruption Of Computer Operations, is \$2,500 (unless a higher limit is shown in the Declarations) for all loss sustained and expense incurred in any one policy year, regardless of the number of interruptions or the number of premises, locations or computer systems involved. If loss payment relating to the first interruption does not exhaust this amount, then the balance is available for loss or expense sustained or incurred as a result of subsequent interruptions in that policy year. A balance remaining at the end of a policy year does not increase the amount of insurance in the next policy year. With respect to any interruption which begins in one policy year and continues or results in additional loss or expense in a subsequent policy year(s), all loss and expense is deemed to be sustained or incurred in the policy year in which the interruption began.
- (5) This Additional Coverage, Interruption Of Computer Operations, does not apply to loss sustained or expense incurred after the end of the "period of restoration", even if the amount of insurance stated in (4) above has not been exhausted.

## 6. Coverage Extension

If a Coinsurance percentage of 50% or more is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

### Newly Acquired Locations

- a. You may extend your Business Income and Extra Expense Coverages to apply to property at any location you acquire other than fairs or exhibitions.
- b. The most we will pay under this Extension, for the sum of Business Income loss and Extra Expense incurred, is \$100,000 at each location, unless a higher limit is shown in the Declarations.
- c. Insurance under this Extension for each newly acquired location will end when any of the following first occurs:
  - (1) This policy expires;



(2) 30 days expire after you acquire or begin to construct the property; or

(3) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property.

The Additional Condition, Coinsurance, does not apply to this Extension.

## **B. Limits Of Insurance**

The most we will pay for loss in any one occurrence is the applicable Limit Of Insurance shown in the Declarations.

Payments under the following coverages will not increase the applicable Limit of Insurance:

1. Alterations And New Buildings;
2. Civil Authority;
3. Extra Expense; or
4. Extended Business Income.

The amounts of insurance stated in the Interruption Of Computer Operations Additional Coverage and the Newly Acquired Locations Coverage Extension apply in accordance with the terms of those coverages and are separate from the Limit(s) Of Insurance shown in the Declarations for any other coverage.

## **C. Loss Conditions**

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions:

### **1. Appraisal**

If we and you disagree on the amount of Net Income and operating expense or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser.

The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of Net Income and operating expense or amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

## **2. Duties In The Event Of Loss**

a. You must see that the following are done in the event of loss:

- (1) Notify the police if a law may have been broken.
- (2) Give us prompt notice of the direct physical loss or damage. Include a description of the property involved.
- (3) As soon as possible, give us a description of how, when and where the direct physical loss or damage occurred.
- (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
- (5) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.  
  
Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
- (6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- (7) Cooperate with us in the investigation or settlement of the claim.
- (8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

**3. Loss Determination**

- a. The amount of Business Income loss will be determined based on:
  - (1) The Net Income of the business before the direct physical loss or damage occurred;
  - (2) The likely Net Income of the business if no physical loss or damage had occurred, but not including any Net Income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses;
  - (3) The operating expenses, including payroll expenses, necessary to resume "operations" with the same quality of service that existed just before the direct physical loss or damage; and
  - (4) Other relevant sources of information, including:
    - (a) Your financial records and accounting procedures;
    - (b) Bills, invoices and other vouchers; and
    - (c) Deeds, liens or contracts.
- b. The amount of Extra Expense will be determined based on:
  - (1) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:
    - (a) The salvage value that remains of any property bought for temporary use during the "period of restoration", once "operations" are resumed; and
    - (b) Any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and
  - (2) Necessary expenses that reduce the Business Income loss that otherwise would have been incurred.

**c. Resumption Of Operations**

We will reduce the amount of your:

- (1) Business Income loss, other than Extra Expense, to the extent you can resume your "operations", in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the described premises or elsewhere.
- (2) Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.
- d. If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

**4. Loss Payment**

We will pay for covered loss within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part, and:

- a. We have reached agreement with you on the amount of loss; or
- b. An appraisal award has been made.

**D. Additional Condition****COINSURANCE**

If a Coinsurance percentage is shown in the Declarations, the following condition applies in addition to the Common Policy Conditions and the Commercial Property Conditions.

We will not pay the full amount of any Business Income loss if the Limit of Insurance for Business Income is less than:

- 1. The Coinsurance percentage shown for Business Income in the Declarations; times
- 2. The sum of:
  - a. The Net Income (Net Profit or Loss before income taxes), and
  - b. Operating expenses, including payroll expenses,
 that would have been earned or incurred (had no loss occurred) by your "operations" at the described premises for the 12 months following the inception, or last previous anniversary date, of this policy (whichever is later).

Instead, we will determine the most we will pay using the following steps:

- Step (1): Multiply the Net Income and operating expense for the 12 months following the inception, or last previous anniversary date, of this policy by the Coinsurance percentage;
- Step (2): Divide the Limit of Insurance for the described premises by the figure determined in Step (1); and
- Step (3): Multiply the total amount of loss by the figure determined in Step (2).

We will pay the amount determined in Step (3) or the limit of insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

In determining operating expenses for the purpose of applying the Coinsurance condition, the following expenses, if applicable, shall be deducted from the total of all operating expenses:

- (1) Prepaid freight – outgoing;
- (2) Returns and allowances;
- (3) Discounts;
- (4) Bad debts;
- (5) Collection expenses;
- (6) Cost of raw stock and factory supplies consumed (including transportation charges);
- (7) Cost of merchandise sold (including transportation charges);
- (8) Cost of other supplies consumed (including transportation charges);
- (9) Cost of services purchased from outsiders (not employees) to resell, that do not continue under contract;
- (10) Power, heat and refrigeration expenses that do not continue under contract (if Form CP 15 11 is attached);
- (11) All payroll expenses or the amount of payroll expense excluded (if Form CP 15 10 is attached); and
- (12) Special deductions for mining properties (royalties unless specifically included in coverage; actual depletion commonly known as unit or cost depletion – not percentage depletion; welfare and retirement fund charges based on tonnage; hired trucks).

### Example 1 (Underinsurance)

When: The Net Income and operating expenses for the 12 months following the inception, or last previous anniversary date, of this policy at the described premises would have been: \$ 400,000

The Coinsurance percentage is: 50%

The Limit of Insurance is: \$ 150,000

The amount of loss is: \$ 80,000

Step (1):  $\$400,000 \times 50\% = \$200,000$   
(the minimum amount of insurance to meet your Coinsurance requirements)

Step (2):  $\$150,000 \div \$200,000 = .75$

Step (3):  $\$80,000 \times .75 = \$60,000$

We will pay no more than \$60,000. The remaining \$20,000 is not covered.

### Example 2 (Adequate Insurance)

When: The Net Income and operating expenses for the 12 months following the inception, or last previous anniversary date, of this policy at the described premises would have been: \$ 400,000

The Coinsurance percentage is: 50%

The Limit of Insurance is: \$ 200,000

The amount of loss is: \$ 80,000

The minimum amount of insurance to meet your Coinsurance requirement is \$200,000 ( $\$400,000 \times 50\%$ ). Therefore, the Limit of Insurance in this example is adequate and no penalty applies. We will pay no more than \$80,000 (amount of loss).

This condition does not apply to Extra Expense Coverage.

### E. Optional Coverages

If shown as applicable in the Declarations, the following Optional Coverages apply separately to each item.

#### 1. Maximum Period Of Indemnity

- a. The Additional Condition, Coinsurance, does not apply to this Coverage Form at the described premises to which this Optional Coverage applies.

- b. The most we will pay for the total of Business Income loss and Extra Expense is the lesser of:

- (1) The amount of loss sustained and expenses incurred during the 120 days immediately following the beginning of the "period of restoration"; or
- (2) The Limit Of Insurance shown in the Declarations.

## 2. Monthly Limit Of Indemnity

- a. The Additional Condition, Coinsurance, does not apply to this Coverage Form at the described premises to which this Optional Coverage applies.
- b. The most we will pay for loss of Business Income in each period of 30 consecutive days after the beginning of the "period of restoration" is:
  - (1) The Limit of Insurance, multiplied by
  - (2) The fraction shown in the Declarations for this Optional Coverage.

### Example

When:	The Limit of Insurance is:	\$ 120,000
	The fraction shown in the Declarations for this Optional Coverage is:	1/4
	The most we will pay for loss in each period of 30 consecutive days is:	\$ 30,000
	(\$120,000 x 1/4 = \$30,000)	
	If, in this example, the actual amount of loss is:	
	Days 1–30:	\$ 40,000
	Days 31–60:	\$ 20,000
	Days 61–90:	\$ 30,000
		<hr/>
		\$ 90,000
	We will pay:	
	Days 1–30:	\$ 30,000
	Days 31–60:	\$ 20,000
	Days 61–90:	\$ 30,000
		<hr/>
		\$ 80,000

The remaining \$10,000 is not covered.

## 3. Business Income Agreed Value

- a. To activate this Optional Coverage:
  - (1) A Business Income Report/Work Sheet must be submitted to us and must show financial data for your "operations":
    - (a) During the 12 months prior to the date of the Work Sheet; and

- (b) Estimated for the 12 months immediately following the inception of this Optional Coverage.

- (2) The Declarations must indicate that the Business Income Agreed Value Optional Coverage applies, and an Agreed Value must be shown in the Declarations. The Agreed Value should be at least equal to:

- (a) The Coinsurance percentage shown in the Declarations; multiplied by
- (b) The amount of Net Income and operating expenses for the following 12 months you report on the Work Sheet.

- b. The Additional Condition, Coinsurance, is suspended until:

- (1) 12 months after the effective date of this Optional Coverage; or
- (2) The expiration date of this policy; whichever occurs first.

- c. We will reinstate the Additional Condition, Coinsurance, automatically if you do not submit a new Work Sheet and Agreed Value:

- (1) Within 12 months of the effective date of this Optional Coverage; or
- (2) When you request a change in your Business Income Limit of Insurance.

- d. If the Business Income Limit of Insurance is less than the Agreed Value, we will not pay more of any loss than the amount of loss multiplied by:

- (1) The Business Income Limit of Insurance; divided by
- (2) The Agreed Value.

### Example

When:	The Limit of Insurance is:	\$ 100,000
	The Agreed Value is:	\$ 200,000
	The amount of loss is:	\$ 80,000

Step (1):  $\$100,000 \div \$200,000 = .50$

Step (2):  $.50 \times \$80,000 = \$40,000$

We will pay \$40,000. The remaining \$40,000 is not covered.

## 4. Extended Period Of Indemnity

Under Paragraph A.5.c., **Extended Business Income**, the number 60 in Subparagraphs (1)(b) and (2)(b) is replaced by the number shown in the Declarations for this Optional Coverage.

**F. Definitions**

1. "Finished stock" means stock you have manufactured.

"Finished stock" also includes whiskey and alcoholic products being aged, unless there is a Coinsurance percentage shown for Business Income in the Declarations.

"Finished stock" does not include stock you have manufactured that is held for sale on the premises of any retail outlet insured under this Coverage Part.

2. "Operations" means:
  - a. Your business activities occurring at the described premises; and
  - b. The tenantability of the described premises, if coverage for Business Income Including "Rental Value" or "Rental Value" applies.
3. "Period of restoration" means the period of time that:
  - a. Begins:
    - (1) 72 hours after the time of direct physical loss or damage for Business Income Coverage; or
    - (2) Immediately after the time of direct physical loss or damage for Extra Expense Coverage;
 

caused by or resulting from any Covered Cause of Loss at the described premises; and
  - b. Ends on the earlier of:
    - (1) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality; or
    - (2) The date when business is resumed at a new permanent location.

"Period of restoration" does not include any increased period required due to the enforcement of or compliance with any ordinance or law that:

- (1) Regulates the construction, use or repair, or requires the tearing down, of any property; or

- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

4. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
5. "Rental Value" means Business Income that consists of:
  - a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred as rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you, including fair rental value of any portion of the described premises which is occupied by you; and
  - b. Continuing normal operating expenses incurred in connection with that premises, including:
    - (1) Payroll; and
    - (2) The amount of charges which are the legal obligation of the tenant(s) but would otherwise be your obligations.
6. "Suspension" means:
  - a. The slowdown or cessation of your business activities; or
  - b. That a part or all of the described premises is rendered untenable, if coverage for Business Income Including "Rental Value" or "Rental Value" applies.

## COMMERCIAL PROPERTY CONDITIONS

This Coverage Part is subject to the following conditions, the Common Policy Conditions and applicable Loss Conditions and Additional Conditions in Commercial Property Coverage Forms.

### A. CONCEALMENT, MISREPRESENTATION OR FRAUD

This Coverage Part is void in any case of fraud by you as it relates to this Coverage Part at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

### B. CONTROL OF PROPERTY

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

### C. INSURANCE UNDER TWO OR MORE COVERAGES

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

### D. LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all of the terms of this Coverage Part; and
2. The action is brought within 2 years after the date on which the direct physical loss or damage occurred.

### E. LIBERALIZATION

If we adopt any revision that would broaden the coverage under this Coverage Part without additional premium within 45 days prior to or during the policy period, the broadened coverage will immediately apply to this Coverage Part.

### F. NO BENEFIT TO BAILEE

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

### G. OTHER INSURANCE

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this

Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.

2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

### H. POLICY PERIOD, COVERAGE TERRITORY

Under this Coverage Part:

1. We cover loss or damage commencing:
  - a. During the policy period shown in the Declarations; and
  - b. Within the coverage territory.
2. The coverage territory is:
  - a. The United States of America (including its territories and possessions);
  - b. Puerto Rico; and
  - c. Canada.

### I. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

1. Prior to a loss to your Covered Property or Covered Income.
2. After a loss to your Covered Property or Covered Income only if, at time of loss, that party is one of the following:
  - a. Someone insured by this insurance;
  - b. A business firm:
    - (1) Owned or controlled by you; or
    - (2) That owns or controls you; or
  - c. Your tenant.

This will not restrict your insurance.

COMMERCIAL PROPERTY  
CP 01 40 07 06

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL PROPERTY COVERAGE PART STANDARD PROPERTY POLICY**

- A.** The exclusion set forth in Paragraph **B.** applies to all coverage under all forms and endorsements that comprise this Coverage Part or Policy, including but not limited to forms or endorsements that cover property damage to buildings or personal property and forms or endorsements that cover business income, extra expense or action of civil authority.
- B.** We will not pay for loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.  
However, this exclusion does not apply to loss or damage caused by or resulting from "fungus", wet rot or dry rot. Such loss or damage is addressed in a separate exclusion in this Coverage Part or Policy.
- C.** With respect to any loss or damage subject to the exclusion in Paragraph **B.**, such exclusion supersedes any exclusion relating to "pollutants".
- D.** The following provisions in this Coverage Part or Policy are hereby amended to remove reference to bacteria:
  - 1.** Exclusion of "Fungus", Wet Rot, Dry Rot And Bacteria; and
  - 2.** Additional Coverage – Limited Coverage for "Fungus", Wet Rot, Dry Rot And Bacteria, including any endorsement increasing the scope or amount of coverage.
- E.** The terms of the exclusion in Paragraph **B.**, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part or Policy.

## CAUSES OF LOSS – SPECIAL FORM

Words and phrases that appear in quotation marks have special meaning. Refer to Section **G. Definitions**.

### A. Covered Causes Of Loss

When Special is shown in the Declarations, Covered Causes of Loss means direct physical loss unless the loss is excluded or limited in this policy.

### B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

#### a. Ordinance Or Law

The enforcement of or compliance with any ordinance or law:

- (1) Regulating the construction, use or repair of any property; or
- (2) Requiring the tearing down of any property, including the cost of removing its debris.

This exclusion, Ordinance Or Law, applies whether the loss results from:

- (a) An ordinance or law that is enforced even if the property has not been damaged; or
- (b) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

#### b. Earth Movement

- (1) Earthquake, including tremors and aftershocks and any earth sinking, rising or shifting related to such event;
- (2) Landslide, including any earth sinking, rising or shifting related to such event;
- (3) Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;

- (4) Earth sinking (other than sinkhole collapse), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

But if Earth Movement, as described in **b.(1)** through **(4)** above, results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

- (5) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, we will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

Volcanic Action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust or particulate matter; or
- (c) Lava flow.

With respect to coverage for Volcanic Action as set forth in **(5)(a)**, **(5)(b)** and **(5)(c)**, all volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic Action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

This exclusion applies regardless of whether any of the above, in Paragraphs **(1)** through **(5)**, is caused by an act of nature or is otherwise caused.



**c. Governmental Action**

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

**d. Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

**e. Utility Services**

The failure of power, communication, water or other utility service supplied to the described premises, however caused, if the failure:

- (1) Originates away from the described premises; or
- (2) Originates at the described premises, but only if such failure involves equipment used to supply the utility service to the described premises from a source away from the described premises.

Failure of any utility service includes lack of sufficient capacity and reduction in supply.

Loss or damage caused by a surge of power is also excluded, if the surge would not have occurred but for an event causing a failure of power.

But if the failure or surge of power, or the failure of communication, water or other utility service, results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

Communication services include but are not limited to service relating to Internet access or access to any electronic, cellular or satellite network.

**f. War And Military Action**

- (1) War, including undeclared or civil war;

- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

**g. Water**

- (1) Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);

- (2) Mudslide or mudflow;

- (3) Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;

- (4) Water under the ground surface pressing on, or flowing or seeping through:

(a) Foundations, walls, floors or paved surfaces;

(b) Basements, whether paved or not; or

(c) Doors, windows or other openings; or

- (5) Waterborne material carried or otherwise moved by any of the water referred to in Paragraph (1), (3) or (4), or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs (1) through (5), is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs (1) through (5), results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

**h. "Fungus", Wet Rot, Dry Rot And Bacteria**

Presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria.

But if "fungus", wet or dry rot or bacteria result in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This exclusion does not apply:

- (1) When "fungus", wet or dry rot or bacteria result from fire or lightning; or
- (2) To the extent that coverage is provided in the Additional Coverage, Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria, with respect to loss or damage by a cause of loss other than fire or lightning.

Exclusions **B.1.a.** through **B.1.h.** apply whether or not the loss event results in widespread damage or affects a substantial area.

**2. We will not pay for loss or damage caused by or resulting from any of the following:**

**a. Artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs, disrupts or otherwise interferes with any:**

- (1) Electrical or electronic wire, device, appliance, system or network; or
- (2) Device, appliance, system or network utilizing cellular or satellite technology.

For the purpose of this exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:

- (a) Electrical current, including arcing;
- (b) Electrical charge produced or conducted by a magnetic or electromagnetic field;
- (c) Pulse of electromagnetic energy; or
- (d) Electromagnetic waves or microwaves.

But if fire results, we will pay for the loss or damage caused by that fire.

**b. Delay, loss of use or loss of market.**

**c. Smoke, vapor or gas from agricultural smudging or industrial operations.**

**d.(1) Wear and tear;**

**(2) Rust or other corrosion, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;**

**(3) Smog;**

**(4) Settling, cracking, shrinking or expansion;**

**(5) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals.**

**(6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in elevator collision, we will pay for the loss or damage caused by that elevator collision.**

**(7) The following causes of loss to personal property:**

**(a) Dampness or dryness of atmosphere;**

**(b) Changes in or extremes of temperature; or**

**(c) Marring or scratching.**

But if an excluded cause of loss that is listed in **2.d.(1)** through **(7)** results in a "specified cause of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified cause of loss" or building glass breakage.

**e. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.**

**f. Continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more.**

- g.** Water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless:
  - (1)** You do your best to maintain heat in the building or structure; or
  - (2)** You drain the equipment and shut off the supply if the heat is not maintained.
- h.** Dishonest or criminal act (including theft) by you, any of your partners, members, officers, managers, employees (including temporary employees and leased workers), directors, trustees or authorized representatives, whether acting alone or in collusion with each other or with any other party; or theft by any person to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This exclusion:

- (1)** Applies whether or not an act occurs during your normal hours of operation;
- (2)** Does not apply to acts of destruction by your employees (including temporary employees and leased workers) or authorized representatives; but theft by your employees (including temporary employees and leased workers) or authorized representatives is not covered.
- i.** Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
- j.** Rain, snow, ice or sleet to personal property in the open.
- k.** Collapse, including any of the following conditions of property or any part of the property:
  - (1)** An abrupt falling down or caving in;
  - (2)** Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
  - (3)** Any cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion as such condition relates to **(1)** or **(2)** above.

But if collapse results in a Covered Cause of Loss at the described premises, we will pay for the loss or damage caused by that Covered Cause of Loss.

This exclusion, **k.**, does not apply:

- (a)** To the extent that coverage is provided under the Additional Coverage, Collapse; or
- (b)** To collapse caused by one or more of the following:
  - (i)** The "specified causes of loss";
  - (ii)** Breakage of building glass;
  - (iii)** Weight of rain that collects on a roof; or
  - (iv)** Weight of people or personal property.
- l.** Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".
 

This exclusion, **l.**, does not apply to damage to glass caused by chemicals applied to the glass.
- m.** Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
- 3.** We will not pay for loss or damage caused by or resulting from any of the following, **3.a.** through **3.c.** But if an excluded cause of loss that is listed in **3.a.** through **3.c.** results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.
  - a.** Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph **1.** above to produce the loss or damage.
  - b.** Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
  - c.** Faulty, inadequate or defective:
    - (1)** Planning, zoning, development, surveying, siting;
    - (2)** Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
    - (3)** Materials used in repair, construction, renovation or remodeling; or
    - (4)** Maintenance;

of part or all of any property on or off the described premises.

#### 4. Special Exclusions

The following provisions apply only to the specified Coverage Forms:

##### a. Business Income (And Extra Expense) Coverage Form, Business Income (Without Extra Expense) Coverage Form, Or Extra Expense Coverage Form

We will not pay for:

- (1) Any loss caused by or resulting from:
  - (a) Damage or destruction of "finished stock"; or
  - (b) The time required to reproduce "finished stock".

This exclusion does not apply to Extra Expense.
- (2) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers.
- (3) Any increase of loss caused by or resulting from:
  - (a) Delay in rebuilding, repairing or replacing the property or resuming "operations", due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or
  - (b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the "suspension" of "operations", we will cover such loss that affects your Business Income during the "period of restoration" and any extension of the "period of restoration" in accordance with the terms of the Extended Business Income Additional Coverage and the Extended Period Of Indemnity Optional Coverage or any variation of these.
- (4) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration".
- (5) Any other consequential loss.

##### b. Leasehold Interest Coverage Form

- (1) Paragraph B.1.a., Ordinance Or Law, does not apply to insurance under this Coverage Form.
- (2) We will not pay for any loss caused by:
  - (a) Your cancelling the lease;
  - (b) The suspension, lapse or cancellation of any license; or
  - (c) Any other consequential loss.

##### c. Legal Liability Coverage Form

- (1) The following exclusions do not apply to insurance under this Coverage Form:
  - (a) Paragraph B.1.a. Ordinance Or Law;
  - (b) Paragraph B.1.c. Governmental Action;
  - (c) Paragraph B.1.d. Nuclear Hazard;
  - (d) Paragraph B.1.e. Utility Services; and
  - (e) Paragraph B.1.f. War And Military Action.
- (2) The following additional exclusions apply to insurance under this Coverage Form:

##### (a) Contractual Liability

We will not defend any claim or "suit", or pay damages that you are legally liable to pay, solely by reason of your assumption of liability in a contract or agreement. But this exclusion does not apply to a written lease agreement in which you have assumed liability for building damage resulting from an actual or attempted burglary or robbery, provided that:

- (i) Your assumption of liability was executed prior to the accident; and
- (ii) The building is Covered Property under this Coverage Form.

##### (b) Nuclear Hazard

We will not defend any claim or "suit", or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

**5. Additional Exclusion**

The following provisions apply only to the specified property:

**Loss Or Damage To Products**

We will not pay for loss or damage to any merchandise, goods or other product caused by or resulting from error or omission by any person or entity (including those having possession under an arrangement where work or a portion of the work is outsourced) in any stage of the development, production or use of the product, including planning, testing, processing, packaging, installation, maintenance or repair. This exclusion applies to any effect that compromises the form, substance or quality of the product. But if such error or omission results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

**C. Limitations**

The following limitations apply to all policy forms and endorsements, unless otherwise stated

1. We will not pay for loss of or damage to property, as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited in this section.
  - a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.
  - b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.
  - c. The interior of any building or structure, or to personal property in the building or structure, caused by or resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless:
    - (1) The building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice, sand or dust enters; or
    - (2) The loss or damage is caused by or results from thawing of snow, sleet or ice on the building or structure.
- d. Building materials and supplies not attached as part of the building or structure, caused by or resulting from theft.
 

However, this limitation does not apply to:

  - (1) Building materials and supplies held for sale by you, unless they are insured under the Builders Risk Coverage Form; or
  - (2) Business Income Coverage or Extra Expense Coverage.
- e. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.
- f. Property that has been transferred to a person or to a place outside the described premises on the basis of unauthorized instructions.
- g. Lawns, trees, shrubs or plants which are part of a vegetated roof, caused by or resulting from:
  - (1) Dampness or dryness of atmosphere or of soil supporting the vegetation;
  - (2) Changes in or extremes of temperature;
  - (3) Disease;
  - (4) Frost or hail; or
  - (5) Rain, snow, ice or sleet.
2. We will not pay for loss of or damage to the following types of property unless caused by the "specified causes of loss" or building glass breakage:
  - a. Animals, and then only if they are killed or their destruction is made necessary.
  - b. Fragile articles such as statuary, marbles, chinaware and porcelains, if broken. This restriction does not apply to:
    - (1) Glass; or
    - (2) Containers of property held for sale.
  - c. Builders' machinery, tools and equipment owned by you or entrusted to you, provided such property is Covered Property.
 

However, this limitation does not apply:

    - (1) If the property is located on or within 100 feet of the described premises, unless the premises is insured under the Builders Risk Coverage Form; or

(2) To Business Income Coverage or to Extra Expense Coverage.

3. The special limit shown for each category, **a.** through **d.**, is the total limit for loss of or damage to all property in that category. The special limit applies to any one occurrence of theft, regardless of the types or number of articles that are lost or damaged in that occurrence. The special limits are (unless a higher limit is shown in the Declarations):

- a.** \$2,500 for furs, fur garments and garments trimmed with fur.
- b.** \$2,500 for jewelry, watches, watch movements, jewels, pearls, precious and semiprecious stones, bullion, gold, silver, platinum and other precious alloys or metals. This limit does not apply to jewelry and watches worth \$100 or less per item.
- c.** \$2,500 for patterns, dies, molds and forms.
- d.** \$250 for stamps, tickets, including lottery tickets held for sale, and letters of credit.

These special limits are part of, not in addition to, the Limit of Insurance applicable to the Covered Property.

This limitation, **C.3.**, does not apply to Business Income Coverage or to Extra Expense Coverage.

4. We will not pay the cost to repair any defect to a system or appliance from which water, other liquid, powder or molten material escapes. But we will pay the cost to repair or replace damaged parts of fire-extinguishing equipment if the damage:

- a.** Results in discharge of any substance from an automatic fire protection system; or
- b.** Is directly caused by freezing.

However, this limitation does not apply to Business Income Coverage or to Extra Expense Coverage.

#### **D. Additional Coverage – Collapse**

The coverage provided under this Additional Coverage, Collapse, applies only to an abrupt collapse as described and limited in **D.1.** through **D.7.**

1. For the purpose of this Additional Coverage, Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.

2. We will pay for direct physical loss or damage to Covered Property, caused by abrupt collapse of a building or any part of a building that is insured under this Coverage Form or that contains Covered Property insured under this Coverage Form, if such collapse is caused by one or more of the following:

- a.** Building decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;
- b.** Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;
- c.** Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs during the course of the construction, remodeling or renovation.
- d.** Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs after the construction, remodeling or renovation is complete, but only if the collapse is caused in part by:

- (1) A cause of loss listed in **2.a.** or **2.b.**;
- (2) One or more of the "specified causes of loss";
- (3) Breakage of building glass;
- (4) Weight of people or personal property; or
- (5) Weight of rain that collects on a roof.

3. This **Additional Coverage – Collapse** does not apply to:

- a.** A building or any part of a building that is in danger of falling down or caving in;
- b.** A part of a building that is standing, even if it has separated from another part of the building; or
- c.** A building that is standing or any part of a building that is standing, even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.

4. With respect to the following property:

- a.** Outdoor radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers;

- b. Awnings, gutters and downspouts;
  - c. Yard fixtures;
  - d. Outdoor swimming pools;
  - e. Fences;
  - f. Piers, wharves and docks;
  - g. Beach or diving platforms or appurtenances;
  - h. Retaining walls; and
  - i. Walks, roadways and other paved surfaces;
- if an abrupt collapse is caused by a cause of loss listed in **2.a.** through **2.d.**, we will pay for loss or damage to that property only if:

- (1) Such loss or damage is a direct result of the abrupt collapse of a building insured under this Coverage Form; and
- (2) The property is Covered Property under this Coverage Form.

5. If personal property abruptly falls down or caves in and such collapse is **not** the result of abrupt collapse of a building, we will pay for loss or damage to Covered Property caused by such collapse of personal property only if:
- a. The collapse of personal property was caused by a cause of loss listed in **2.a.** through **2.d.**;
  - b. The personal property which collapses is inside a building; and
  - c. The property which collapses is not of a kind listed in **4.**, regardless of whether that kind of property is considered to be personal property or real property.

The coverage stated in this Paragraph **5.** does not apply to personal property if marring and/or scratching is the only damage to that personal property caused by the collapse.

- 6. This Additional Coverage, Collapse, does not apply to personal property that has not abruptly fallen down or caved in, even if the personal property shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.
- 7. This Additional Coverage, Collapse, will not increase the Limits of Insurance provided in this Coverage Part.
- 8. The term Covered Cause of Loss includes the Additional Coverage, Collapse, as described and limited in **D.1.** through **D.7.**

#### **E. Additional Coverage – Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria**

1. The coverage described in **E.2.** and **E.6.** only applies when the "fungus", wet or dry rot or bacteria are the result of one or more of the following causes that occur during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence:

- a. A "specified cause of loss" other than fire or lightning; or
- b. Flood, if the Flood Coverage Endorsement applies to the affected premises.

This Additional Coverage does not apply to lawns, trees, shrubs or plants which are part of a vegetated roof.

2. We will pay for loss or damage by "fungus", wet or dry rot or bacteria. As used in this Limited Coverage, the term loss or damage means:

- a. Direct physical loss or damage to Covered Property caused by "fungus", wet or dry rot or bacteria, including the cost of removal of the "fungus", wet or dry rot or bacteria;
- b. The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungus", wet or dry rot or bacteria; and
- c. The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that "fungus", wet or dry rot or bacteria are present.

3. The coverage described under **E.2.** of this Limited Coverage is limited to \$15,000. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all occurrences of "specified causes of loss" (other than fire or lightning) and Flood which take place in a 12-month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungus", wet or dry rot or bacteria, we will not pay more than a total of \$15,000 even if the "fungus", wet or dry rot or bacteria continue to be present or active, or recur, in a later policy period.

4. The coverage provided under this Limited Coverage does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungus", wet or dry rot or bacteria, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected Covered Property.

If there is covered loss or damage to Covered Property, not caused by "fungus", wet or dry rot or bacteria, loss payment will not be limited by the terms of this Limited Coverage, except to the extent that "fungus", wet or dry rot or bacteria cause an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited Coverage.

5. The terms of this Limited Coverage do not increase or reduce the coverage provided under Paragraph F.2. (Water Damage, Other Liquids, Powder Or Molten Material Damage) of this Causes Of Loss form or under the Additional Coverage, Collapse.
6. The following, 6.a. or 6.b., applies only if Business Income and/or Extra Expense Coverage applies to the described premises and only if the "suspension" of "operations" satisfies all terms and conditions of the applicable Business Income and/or Extra Expense Coverage Form:
- a. If the loss which resulted in "fungus", wet or dry rot or bacteria does not in itself necessitate a "suspension" of "operations", but such "suspension" is necessary due to loss or damage to property caused by "fungus", wet or dry rot or bacteria, then our payment under Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 30 days. The days need not be consecutive.
  - b. If a covered "suspension" of "operations" was caused by loss or damage other than "fungus", wet or dry rot or bacteria but remediation of "fungus", wet or dry rot or bacteria prolongs the "period of restoration", we will pay for loss and/or expense sustained during the delay (regardless of when such a delay occurs during the "period of restoration"), but such coverage is limited to 30 days. The days need not be consecutive.

## F. Additional Coverage Extensions

### 1. Property In Transit

This Extension applies only to your personal property to which this form applies.

- a. You may extend the insurance provided by this Coverage Part to apply to your personal property (other than property in the care, custody or control of your salespersons) in transit more than 100 feet from the described premises. Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.
- b. Loss or damage must be caused by or result from one of the following causes of loss:
  - (1) Fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
  - (2) Vehicle collision, upset or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the roadbed.
  - (3) Theft of an entire bale, case or package by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of the forced entry.
- c. The most we will pay for loss or damage under this Extension is \$5,000.

This Coverage Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

### 2. Water Damage, Other Liquids, Powder Or Molten Material Damage

If loss or damage caused by or resulting from covered water or other liquid, powder or molten material damage loss occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes. This Coverage Extension does not increase the Limit of Insurance.



**3. Glass**

- a. We will pay for expenses incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed.
- b. We will pay for expenses incurred to remove or replace obstructions when repairing or replacing glass that is part of a building. This does not include removing or replacing window displays.

This Coverage Extension **F.3.** does not increase the Limit of Insurance.

**G. Definitions**

- 1. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
- 2. "Specified causes of loss" means the following:
  - a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
    - (1) The cost of filling sinkholes; or
    - (2) Sinking or collapse of land into man-made underground cavities.
  - b. Falling objects does not include loss or damage to:
    - (1) Personal property in the open; or
    - (2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
  - c. Water damage means:
    - (1) Accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of a plumbing, heating, air conditioning or other system or appliance (other than a sump system including its related equipment and parts), that is located on the described premises and contains water or steam; and

- (2) Accidental discharge or leakage of water or waterborne material as the direct result of the breaking apart or cracking of a water or sewer pipe caused by wear and tear, when the pipe is located off the described premises and is connected to or is part of a potable water supply system or sanitary sewer system operated by a public or private utility service provider pursuant to authority granted by the state or governmental subdivision where the described premises are located

But water damage does not include loss or damage otherwise excluded under the terms of the Water Exclusion. Therefore, for example, there is no coverage under this policy in the situation in which discharge or leakage of water results from the breaking apart or cracking of a pipe which was caused by or related to weather-induced flooding, even if wear and tear contributed to the breakage or cracking. As another example, and also in accordance with the terms of the Water Exclusion, there is no coverage for loss or damage caused by or related to weather-induced flooding which follows or is exacerbated by pipe breakage or cracking attributable to wear and tear.

To the extent that accidental discharge or leakage of water falls within the criteria set forth in **c.(1)** or **c.(2)** of this definition of "specified causes of loss," such water is not subject to the provisions of the Water Exclusion which preclude coverage for surface water or water under the surface of the ground.

COMMERCIAL PROPERTY  
CP 99 03 12 19

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CANNABIS EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART  
STANDARD PROPERTY POLICY

- A.** When this endorsement is attached to the Standard Property Policy, the terms Coverage Part and Coverage Form in this endorsement are replaced by the term Policy.
- B. Property Not Covered** is amended as follows:  
"Cannabis" is added to **Property Not Covered**.
- C.** For the purpose of this endorsement, when Business Income (And Extra Expense) Coverage Form **CP 00 30**, Business Income (Without Extra Expense) Coverage Form **CP 00 32** and/or Extra Expense Coverage Form **CP 00 50** are indicated in the Declarations as being provided under this Policy, coverage under this Policy does not apply to that part of Business Income loss and/or Extra Expense incurred, due to a "suspension" of your "operations", which is attributable to the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of "cannabis".
- D.** For the purpose of this endorsement, the following definition is added:  
"Cannabis":  
**1. Means:**  
Any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.
- 2.** Paragraph **D.1.** above includes, but is not limited to, any of the following containing such THC or cannabinoid:
- a.** Any plant of the genus Cannabis L., or any part thereof, such as seeds, stems, flowers, stalks and roots; or
  - b.** Any compound, by-product, extract, derivative, mixture or combination, such as:
    - (1)** Resin, oil or wax;
    - (2)** Hash or hemp; or
    - (3)** Infused liquid or edible cannabis; whether or not derived from any plant or part of any plant set forth in Paragraph **D.2.a.**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## GREEN ENVIRONMENTAL AND EFFICIENCY IMPROVEMENTS

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
BUILDERS RISK COVERAGE FORM  
CONDOMINIUM ASSOCIATION COVERAGE FORM  
CONDOMINIUM UNIT-OWNERS COVERAGE FORM  
FAMILY CARE HOMES BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CAUSES OF LOSS – SPECIAL FORM

If property coverage is written under one of the Coverage Forms listed above and the Causes of Loss – Special Form is attached to the policy, **A. Coverage, 4. Additional Coverages** in the coverage form is amended to add the following:

### Green Covered Property

"We" will pay the reasonable and necessary additional costs "you" incur to repair or replace physically damaged **Covered Property** at a described premises for "specified causes of loss" other than equipment breakdown. "We" will pay:

- a. The lesser of the reasonable and necessary additional cost incurred by the Insured to repair or replace physically damaged Covered Property with Property of like kind and quality which qualifies as "Green". Like kind and quality includes similar size and capacity.
- b. The additional reasonable and necessary fees incurred by the Insured for an accredited professional certified by a "Green Authority" to participate in the repair or replacement of physically damaged Covered Property as "Green".
- c. The additional reasonable and necessary cost incurred by the Insured for certification or recertification of the repaired or replaced Covered Property as "Green".
- d. The additional reasonable and necessary cost incurred by the Insured for "Green" in the removal, disposal or recycling of damaged Covered Property.

"We" will not pay more than 10% of the Building and/or "Your" Business Personal Property limit, to a maximum limit of \$50,000, after the application of any deductible, of what the cost would have been to repair or replace with property of like kind and quality inclusive of fees, and costs incurred as stated above. This limit will be a part of, and not an addition to, the limit of liability per loss or any other sub-limits of liability of this Policy.

### EXCLUSIONS

The following **Exclusion** is added:

**1. Green Covered Property** does not include any of the following:

- a. "Stock", raw materials, finished goods, "production machinery", merchandise, electronic data processing equipment not used in the functional support of the real property, process water, molds and dies, property in the open, property of others for which the Insured is legally liable, or personal property of others.
- b. Any loss adjusted on any valuation basis other than a repair or replacement basis as per the Valuation section of this policy.
- c. Any loss covered under any other section of this policy.

- d. Any cost incurred due to any law or ordinance with which the Insured was legally obligated to comply prior to the time of the covered loss.
- e. Loss of or damage to “green roofing systems” unless the loss or damage is directly caused by a “specified cause of loss”.

## DEFINITIONS

The following **Definitions** are added:

- I. “Green” means products, materials, methods and processes certified by a “Green Authority” that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.
- II. “Green Authority” means an authority on “Green” buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), “Green” Building Initiative Green Globes®, Energy Star Rating System or any other recognized “Green” rating system.
- III. “Production machinery” means any machine which processes, forms, shapes, or transports raw materials, materials in process, waste materials or finished products.
- IV. “Green Roofing Systems” means environmentally friendly roof coverings as defined by the LEED® Green Building Rating System™ of the U.S. Green Building Council.

All other terms and conditions of this policy remain unchanged.

COMMERCIAL PROPERTY  
CPHG46 0913

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF LOSS DUE TO BY-PRODUCTS OF PRODUCTION OR PROCESSING OPERATIONS FOR RENTAL PROPERTIES**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM  
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM  
EXTRA EXPENSE COVERAGE FORM  
STANDARD PROPERTY POLICY

- A.** The terms of this endorsement apply to all rental unit(s) covered by this policy, and to the building(s) in which such unit(s) are located, including any contents of such unit(s) and building(s), all of which constitute the described premises for the purpose of this endorsement.
- B.** We will not pay for loss or damage to the described premises, caused by or resulting from smoke, vapor, gas or any substance released in the course of production operations or processing operations performed at any rental unit(s) covered by this policy. This exclusion applies regardless of whether such operations are:
  - 1.** Legally permitted or prohibited;
  - 2.** Permitted or prohibited under the terms of the lease; or
  - 3.** Usual to the intended occupancy of the premises.
- C.** If the loss or damage described in Paragraph **B.** results in Business Income loss or Extra Expense, there is no coverage for such loss or expense under the business income and/or extra expense forms listed in this endorsement, or under any other business interruption insurance if provided under this policy.
- D.** The conduct of a tenant's production or processing operations will not be considered to be vandalism of the rental premises regardless of whether such operations are:
  - 1.** Legally permitted or prohibited;
  - 2.** Permitted or prohibited under the terms of the lease; or
  - 3.** Usual to the intended occupancy of the premises.

This exclusion does not apply to loss or damage by fire or explosion that results from the release of a by-product of the production or processing operation.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART  
COMMERCIAL INLAND MARINE COVERAGE PART  
COMMERCIAL PROPERTY COVERAGE PART  
EQUIPMENT BREAKDOWN COVERAGE PART  
FARM COVERAGE PART  
STANDARD PROPERTY POLICY

### **A. Cap On Certified Terrorism Losses**

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

### **B. Application Of Exclusions**

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **NAME CHANGE ENDORSEMENT**

We have changed the name of the underwriting company through which you have purchased insurance. **Firstline National Insurance Company** is now **Firstline Insurance Company**. Please be advised of the following changes to your policy:

Wherever the name "**Firstline National Insurance Company**" appears on or in your policy jacket, declarations, forms, endorsements, or other documents made part of your policy, the name "**Firstline Insurance Company**" shall be hereby substituted.

All other terms, definitions, conditions, exclusions and provisions of the policy remain unchanged.

POLICY NUMBER:

COMMERCIAL PROPERTY  
CP 04 05 09 17**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****ORDINANCE OR LAW COVERAGE**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CONDOMINIUM ASSOCIATION COVERAGE FORM  
STANDARD PROPERTY POLICY**SCHEDULE**

Building Number/ Premises Number	Coverage A	Coverage B Limit Of Insurance	Coverage C Limit Of Insurance	Coverages B And C Combined Limit Of Insurance
/	<input type="checkbox"/>	\$	\$	\$ *
/	<input type="checkbox"/>	\$	\$	\$ *
/	<input type="checkbox"/>	\$	\$	\$ *

**Post-Loss Ordinance Or Law Option:** Yes ☐ No ☐

\*Do **not** enter a Combined Limit of Insurance if individual Limits of Insurance are selected for Coverages **B** and **C**, or if one of these Coverages is not applicable.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**A. Each Coverage – Coverage A, Coverage B and Coverage C – is provided under this endorsement only if that Coverage(s) is chosen by entry in the above Schedule and then only with respect to the building identified for that Coverage(s) in the Schedule.**

**B. Application Of Coverage(s)**

The Coverage(s) provided by this endorsement applies with respect to an ordinance or law that regulates the demolition, construction or repair of buildings, or establishes zoning or land use requirements at the described premises, subject to the following:

1. The requirements of the ordinance or law are in force at the time of loss. But if the Post-Loss Ordinance Or Law Option is indicated in the Schedule as being applicable, then Paragraph **B.2.** applies instead of this Paragraph **B.1.**

2. The requirements of the ordinance or law are in force at the time of loss; or the ordinance or law is promulgated or revised after the loss but prior to commencement of reconstruction or repair and provided that such ordinance or law requires compliance as a condition precedent to obtaining a building permit or certificate of occupancy.

3. Coverage under this endorsement applies only in response to the minimum requirements of the ordinance or law. Losses and costs incurred in complying with recommended actions or standards that exceed actual requirements are not covered under this endorsement.



4. Coverage under this endorsement applies only if:

- a. The building sustains only direct physical damage that is covered under this policy and as a result of such damage, you are required to comply with the ordinance or law; or
- b. The building sustains both direct physical damage that is covered under this policy and direct physical damage that is not covered under this policy, and as a result of the building damage in its entirety, you are required to comply with the ordinance or law.

However, there is no coverage under this endorsement if the building sustains direct physical damage that is not covered under this policy, and such damage is the subject of the ordinance or law, even if the building has also sustained covered direct physical damage.

5. If coverage applies under this endorsement based on the terms of Paragraph **B.4.b.**, we will not pay the full amount of loss otherwise payable under the terms of Coverages **A**, **B**, and/or **C** of this endorsement. Instead, we will pay a proportion of such loss, meaning the proportion that the covered direct physical damage bears to the total direct physical damage.

(Paragraph **F**. of this endorsement provides an example of this procedure.)

However, if the covered direct physical damage, alone, would have resulted in a requirement to comply with the ordinance or law, then we will pay the full amount of loss otherwise payable under the terms of Coverages **A**, **B** and/or **C** of this endorsement.

6. We will not pay under this endorsement for:

- a. Enforcement of or compliance with any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria; or
- b. The costs associated with the enforcement of or compliance with any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants", "fungus", wet or dry rot or bacteria.

7. We will not pay under this endorsement for any loss in value or any cost incurred due to an ordinance or law that you were required to comply with before the time of the current loss, even in the absence of building damage, if you failed to comply.

**C. Coverage**

**1. Coverage A – Coverage For Loss To The Undamaged Portion Of The Building**

With respect to the building that has sustained covered direct physical damage, we will pay under Coverage **A** for the loss in value of the undamaged portion of the building as a consequence of a requirement to comply with an ordinance or law that requires demolition of undamaged parts of the same building.

Coverage **A** is included within the Limit Of Insurance applicable to such building as shown in the Declarations or addressed elsewhere in this policy. Coverage **A** does not increase the Limit of Insurance.

**2. Coverage B – Demolition Cost Coverage**

With respect to the building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building as a consequence of a requirement to comply with an ordinance or law that requires demolition of such undamaged property.

The Coinsurance Additional Condition does not apply to Demolition Cost Coverage.

**3. Coverage C – Increased Cost Of Construction Coverage**

- a. With respect to the building that has sustained covered direct physical damage, we will pay the increased cost to:

- (1) Repair or reconstruct damaged portions of that building; and/or
- (2) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required;

when the increased cost is a consequence of a requirement to comply with the minimum standards of the ordinance or law.

However:

- (1) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.

- (2) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

The Coinsurance Additional Condition does not apply to Increased Cost of Construction Coverage.

- b. When a building is damaged or destroyed and Coverage **C** applies to that building in accordance with Paragraph **C.3.a.** above, coverage for the increased cost of construction also applies to repair or reconstruction of the following, subject to the same conditions stated in Paragraph **C.3.a.**:

- (1) The cost of excavations, grading, backfilling and filling;
- (2) Foundation of the building;
- (3) Pilings; and
- (4) Underground pipes, flues and drains.

The items listed in **b.(1)** through **b.(4)** above are deleted from Property Not Covered, but only with respect to the coverage described in this provision, **3.b.**

#### **D. Loss Payment**

1. All following loss payment provisions, **D.2.** through **D.5.**, are subject to the apportionment procedures set forth in Paragraph **B.5.** of this endorsement.
2. When there is a loss in value of an undamaged portion of a building to which Coverage **A** applies, the loss payment for that building, including damaged and undamaged portions, will be determined as follows:
  - a. If the Replacement Cost Coverage Option applies and such building is being repaired or replaced, on the same or another premises, we will not pay more than the lesser of:
    - (1) The amount you would actually spend to repair, rebuild or reconstruct such building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or

- (2) The Limit Of Insurance applicable to such building as shown in the Declarations or addressed elsewhere in this policy. (If this policy is endorsed to cover Earthquake and/or Flood as a Covered Cause of Loss, the Limit of Insurance applicable to the building in the event of damage by such Covered Cause of Loss may be lower than the Limit of Insurance that otherwise would apply.)

- b. If the Replacement Cost Coverage Option applies and such building is **not** repaired or replaced, or if the Replacement Cost Coverage Option does **not** apply, we will not pay more than the lesser of:

- (1) The actual cash value of such building at the time of loss; or
- (2) The Limit Of Insurance applicable to such building as shown in the Declarations or addressed elsewhere in this policy. (If this policy is endorsed to cover Earthquake and/or Flood as a Covered Cause of Loss, the Limit of Insurance applicable to the building in the event of damage by such Covered Cause of Loss may be lower than the Limit of Insurance that otherwise would apply.)

3. Unless Paragraph **D.5.** applies, loss payment under Coverage **B** – Demolition Cost Coverage will be determined as follows:

We will not pay more than the lesser of the following:

- a. The amount you actually spend to demolish and clear the site of the described premises; or
- b. The applicable Limit Of Insurance shown for Coverage **B** in the Schedule.

4. Unless Paragraph **D.5.** applies, loss payment under Coverage **C** – Increased Cost Of Construction Coverage will be determined as follows:

a. We will not pay under Coverage **C**:

- (1) Until the building is actually repaired or replaced, at the same or another premises; and
- (2) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

b. If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay under Coverage **C** is the lesser of:

- (1) The increased cost of construction at the same premises; or
- (2) The applicable Limit Of Insurance shown for Coverage **C** in the Schedule.

c. If the ordinance or law requires relocation to another premises, the most we will pay under Coverage **C** is the lesser of:

- (1) The increased cost of construction at the new premises; or
- (2) The applicable Limit Of Insurance shown for Coverage **C** in the Schedule.

5. If a Combined Limit Of Insurance is shown for Coverages **B** and **C** in the Schedule, Paragraphs **D.3.** and **D.4.** do not apply with respect to the building that is subject to the Combined Limit, and the following loss payment provisions apply instead:

The most we will pay, for the total of all covered losses for Demolition Cost and Increased Cost of Construction, is the Combined Limit Of Insurance shown for Coverages **B** and **C** in the Schedule. Subject to this Combined Limit of Insurance, the following loss payment provisions apply:

- a. For Demolition Cost, we will not pay more than the amount you actually spend to demolish and clear the site of the described premises.
- b. With respect to the Increased Cost of Construction:
  - (1) We will not pay for the increased cost of construction:
    - (a) Until the building is actually repaired or replaced, at the same or another premises; and

(b) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

(2) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay for the increased cost of construction is the increased cost of construction at the same premises.

(3) If the ordinance or law requires relocation to another premises, the most we will pay for the increased cost of construction is the increased cost of construction at the new premises.

E. The terms of this endorsement apply separately to each building to which this endorsement applies.

F. Example of proportionate loss payment for Ordinance Or Law Coverage Losses (procedure as set forth in Paragraph **B.5.**).

Assume:

- Wind is a Covered Cause of Loss; Flood is an excluded Cause of Loss
- The building has a value of \$200,000
- Total direct physical damage to building: \$100,000
- The ordinance or law in this jurisdiction is enforced when building damage equals or exceeds 50% of the building's value
- Portion of direct physical damage that is covered (caused by wind): \$30,000
- Portion of direct physical damage that is not covered (caused by flood): \$70,000
- Loss under Ordinance Or Law Coverage **C** of this endorsement: \$60,000

**Step 1:** Determine the proportion that the covered direct physical damage bears to the total direct physical damage.

$$\$30,000 \div \$100,000 = .30$$

**Step 2:** Apply that proportion to the Ordinance or Law loss.

$$\$60,000 \times .30 = \$18,000$$

In this example, the most we will pay under this endorsement for the Coverage **C** loss is \$18,000, subject to the applicable Limit of Insurance and any other applicable provisions.

**Note:** The same procedure applies to losses under Coverages **A** and **B** of this endorsement.

**G.** The following definition is added:

"Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

POLICY NUMBER:

COMMERCIAL PROPERTY  
CP 10 38 10 12

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**DISCHARGE FROM SEWER, DRAIN OR SUMP  
(NOT FLOOD-RELATED)**

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
 BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM  
 BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM  
 CONDOMINIUM ASSOCIATION COVERAGE FORM  
 CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM  
 EXTRA EXPENSE COVERAGE FORM  
 TOBACCO SALES WAREHOUSES COVERAGE FORM

**SCHEDULE**

Premises Number	Building Number	Discharge Limit (Property Damage)	Discharge Limit (Business Interruption)	Annual Aggregate Limitation Applies
		\$	\$	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>
		\$	\$	<input type="checkbox"/>

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A.** If a Discharge Limit for Property Damage is entered in the Schedule, the following applies:

With respect to the premises identified in the Schedule, we will pay for direct physical loss or damage to Covered Property, caused by or resulting from discharge of water or waterborne material from a sewer, drain or sump located on the described premises, provided such discharge is not induced by flood or flood-related conditions.

The aforementioned references to flood include surface water, waves (including tidal wave and tsunami), tides, tidal water, and overflow of any body of water, including storm surge.

For the purpose of this endorsement, the term drain includes a roof drain and related fixtures.

- B.** If a Discharge Limit for Business Interruption is entered in the Schedule, the following applies:

With respect to the premises identified in the Schedule, we will pay for business income loss and/or extra expense in accordance with the terms of the Coverage Form applicable to such premises under your policy, when such loss or expense arises out of the direct physical loss or damage described in Paragraph A.

**C.** There is no coverage under this endorsement if:

1. The discharge results from an insured's failure to perform routine maintenance or repair necessary to keep a sewer or drain or a sump, sump pump or related equipment free from obstruction and in proper working condition. This limitation does not apply to sudden mechanical breakdown of a sump pump or its related equipment, provided the breakdown is not the result of an insured's negligence; or
2. Sump pump failure is caused by or results from failure of power, unless this policy is endorsed to cover power failure affecting the described premises.

**D.** To the extent that the Water Exclusion might conflict with the coverage provided under this endorsement, the Water Exclusion does not apply to such coverage.

**E.** We will not pay the cost of repairing or replacing a sewer, drain, sump, sump pump or any related parts or equipment.

**F.** The most we will pay under this endorsement, for the total of all covered loss and expense, is the applicable Discharge Limit shown in the Schedule. Such Limit is part of, not in addition to, the Limit of Insurance applicable to the Covered Property, business income or extra expense.

**G.** If the Annual Aggregate Limitation is shown as applicable in the Schedule, then the following applies:

The applicable Discharge Limit is an annual aggregate limit and as such is the most we will pay for the total of all covered loss and expense caused by all occurrences in a 12-month period (starting with the beginning of the present annual policy period), regardless of the number of occurrences during that period of time. Thus, if the first occurrence does not exhaust the applicable Discharge Limit, then the balance of that Limit is available for a subsequent occurrence. If an occurrence begins during one annual policy period and ends during the following annual policy period, any Discharge Limit applicable to the following annual policy period will not apply to that occurrence.

**H.** All policy provisions apply to the coverage provided under this endorsement unless otherwise indicated, including the Deductible for direct physical loss or damage and the "period of restoration" for business income and extra expense. If an occurrence results in loss payable only under this endorsement, the Deductible applicable to Fire will apply to this endorsement. But if an occurrence also causes other loss or damage that is paid under this policy, a separate Deductible will not apply to the loss or damage covered under this endorsement.

COMMERCIAL PROPERTY  
CP 10 45 10 12

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM)

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART  
STANDARD PROPERTY POLICY

**A.** When this endorsement is attached to the Standard Property Policy, the terms Coverage Part and Coverage Form in this endorsement are replaced by the term Policy.

**B.** This endorsement applies to the Covered Property and Coverages for which an Earthquake – Volcanic Eruption Limit Of Insurance is shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations.

**C. Additional Covered Causes Of Loss**

1. The following are added to the Covered Causes of Loss:

- a. Earthquake.
- b. Volcanic Eruption, meaning the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

2. If the Earthquake – Volcanic Eruption Coverage Schedule or the Declarations indicate that this endorsement covers Earthquake – Sprinkler Leakage Only, then the Covered Causes of Loss in Paragraph C.1. of this endorsement do not apply, and the following apply instead:

- a. Sprinkler Leakage resulting from Earthquake.
- b. Sprinkler Leakage resulting from Volcanic Eruption. Volcanic Eruption means the eruption, explosion or effusion of a volcano.

All Earthquake shocks or Volcanic Eruptions that occur within any 168-hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168-hour period.

**D. Exclusions, Limitations And Related Provisions**

1. The Exclusions and Limitation(s) sections of the Causes Of Loss Form (and the Exclusions section of the Mortgageholders Errors And Omissions Coverage Form and the Standard Property Policy) apply to coverage provided under this endorsement, except as provided in D.2. and D.3. below.
2. To the extent that the Earth Movement Exclusion might conflict with coverage provided under this endorsement, the Earth Movement Exclusion does not apply.
3. The exclusion of collapse, in the Causes Of Loss – Special Form and Mortgageholders Errors And Omissions Coverage Form, does not apply to collapse caused by Earthquake or Volcanic Eruption.
4. The Additional Coverage – Collapse, in the Causes Of Loss – Broad Form, Causes Of Loss – Special Form and Mortgageholders Errors And Omissions Coverage Form, does not apply to the coverage provided under this endorsement. This endorsement includes coverage for collapse caused by Earthquake or Volcanic Eruption.
5. We will not pay for loss or damage caused directly or indirectly by tidal wave or tsunami, even if attributable to an Earthquake or Volcanic Eruption.

6. We will not pay for loss or damage caused by or resulting from any Earthquake or Volcanic Eruption that begins before the inception of this insurance.
7. The Ordinance Or Law Exclusion in this Coverage Part continues to apply with respect to any loss under this Coverage Part including any loss under this endorsement, unless Ordinance Or Law Coverage is added by endorsement.
8. We will not pay for loss of or damage to exterior masonry veneer (except stucco) on wood frame walls caused by or resulting from Earthquake or Volcanic Eruption. The value of such veneer will not be included in the value of Covered Property or the amount of loss when applying the Property Damage Deductible applicable to this endorsement.

This limitation, **D.8.**, does not apply if:

- a. The Earthquake – Volcanic Eruption Coverage Schedule or the Declarations indicate that the “Including Masonry Veneer” option applies; or
  - b. Less than 10% of the total outside wall area is faced with masonry veneer (excluding stucco).
9. Under this Coverage Part, as set forth under Property Not Covered in the Coverage Form to which this endorsement is attached, land is not covered property, nor is the cost of excavations, grading, backfilling or filling. Therefore, coverage under this endorsement does not include the cost of restoring or remediating land.

#### **E. No Coinsurance**

The Coinsurance Condition in this policy, if any, does not apply to the coverage provided under this endorsement.

Various Coverage Extensions, in the Coverage Form to which this endorsement is attached, require coinsurance. The coinsurance requirement for such Coverage Extensions is eliminated with respect to coverage provided under this endorsement.

#### **F. Limit Of Insurance**

##### **1. General Information**

The term Limit of Insurance means the Limit of Insurance applicable to Earthquake – Volcanic Eruption for the Covered Property or Coverage under which loss or damage is sustained.

The Earthquake – Volcanic Eruption Coverage Schedule or the Declarations provide information on the Limit of Insurance applicable to Covered Property and Coverages for Earthquake – Volcanic Eruption.

##### **2. Annual Aggregate Limit**

The Limit of Insurance for Earthquake – Volcanic Eruption is an annual aggregate limit and as such is the most we will pay for the total of all loss or damage that is caused by Earthquake or Volcanic Eruption in a 12-month period (starting with the beginning of the present annual policy period), even if there is more than one Earthquake or Volcanic Eruption during that period of time. Thus, if the first Earthquake or Volcanic Eruption does not exhaust the Limit of Insurance, then the balance of that Limit is available for a subsequent Earthquake(s) or Volcanic Eruption(s).

If a single Earthquake or Volcanic Eruption (as defined in Section **C.** of this endorsement) begins during one annual policy period and ends during the following annual policy period, any Limit of Insurance applicable to the following annual policy period will **not** apply to such Earthquake or Volcanic Eruption.

##### **3. Increased Annual Aggregate Limit Option**

If the Earthquake – Volcanic Eruption Coverage Schedule or the Declarations indicate that the Increased Annual Aggregate Limit Option applies, then the following applies instead of Paragraph **F.2.** above:

The Limit of Insurance for Earthquake – Volcanic Eruption is the most we will pay in a single Earthquake or Volcanic Eruption (as defined in Section **C.** of this endorsement) for loss or damage caused by the Earthquake or Volcanic Eruption. If there is more than one Earthquake or Volcanic Eruption in a 12-month period (starting with the beginning of the present annual policy period), the most we will pay for the total of all loss or damage sustained during that period of time and caused by Earthquake or Volcanic Eruption is two times the Limit of Insurance.

If a single Earthquake or Volcanic Eruption (as defined in Section **C.** of this endorsement) begins during one annual policy period and ends during the following annual policy period, any Limit of Insurance applicable to the following annual policy period will **not** apply to such Earthquake or Volcanic Eruption.



#### 4. Additional Coverages And Coverage Extensions

Amounts payable under an Additional Coverage or Coverage Extension, as set forth in the applicable Coverage Form, do not increase the Limit of Insurance for Earthquake – Volcanic Eruption.

#### 5. Limitation

For property or coverage that is subject to a Blanket Limit on Earthquake – Volcanic Eruption (as shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations), we will not pay more than we would pay in the absence of such Blanket Limit. Therefore, the maximum amount payable for any such item of property or coverage is the Limit of Insurance or stated value (as shown in a Statement of Values on file with us) specific to that item of property or coverage for Covered Causes of Loss other than Earthquake – Volcanic Eruption.

#### 6. Ensuing Loss

If a Cause of Loss (such as fire) is covered by means of an exception to the Earth Movement Exclusion, in the Causes Of Loss Form, we will also pay for the loss or damage caused by that other Covered Cause of Loss. But the most we will pay, for the total of all loss or damage caused by the Earthquake, Volcanic Eruption and other Covered Cause of Loss, is the Limit of Insurance applicable to such other Covered Cause of Loss. We will **not** pay the sum of the two Limits.

#### EXAMPLES – ENSUING LOSS

Two examples follow using these facts: The Commercial Property Coverage Part, in these examples, includes the Causes Of Loss – Basic Form (which covers fire) and this Earthquake – Volcanic Eruption Endorsement. A building is damaged by Earthquake, and by Fire which is caused by the Earthquake. The value of the damaged building is \$1,000,000. The Limit of Insurance applicable to the building, for the Basic Causes of Loss, is \$800,000. The Limit of Insurance for Earthquake – Volcanic Eruption is \$400,000. The Earthquake Deductible amount is \$50,000.

##### Example 1

The damage due to Earthquake is \$500,000.

The damage due to Fire is \$500,000.

Payment for Earthquake damage is \$400,000 (\$500,000 damage minus \$50,000 Earthquake deductible = \$450,000; Limit is \$400,000).

Payment for Fire damage is \$400,000 (\$500,000 damage capped at the difference between the Basic Limit and the Earthquake Limit).

Total Loss Payment is \$800,000.

##### Example 2

The damage due to Earthquake is \$800,000.

The damage due to Fire is \$100,000.

Payment for Earthquake damage is \$400,000 (\$800,000 damage minus \$50,000 Earthquake deductible = \$750,000; Limit is \$400,000).

Payment for Fire damage is \$100,000 (amount of damage).

Total Loss Payment is \$500,000.

#### G. Property Damage Deductible

1. The provisions of Section **G.3.** of this endorsement are applicable to all Coverage Forms except:

- a. Business Income (And Extra Expense) Coverage Form;
- b. Business Income (Without Extra Expense) Coverage Form;
- c. Extra Expense Coverage Form.

2. If the Declarations indicate that this endorsement covers Earthquake – Sprinkler Leakage Only, then the Deductible set forth in Section **G.3.** of this endorsement does not apply to such coverage. The applicable Deductible for such coverage is the same Deductible that applies to Fire.

3. The Deductible, if any, in this Coverage Part is replaced by the following with respect to Earthquake and Volcanic Eruption:

##### a. All Policies

- (1) The Deductible provisions apply to each Earthquake or Volcanic Eruption.
- (2) Separate Deductibles are calculated for, and apply to, each building, personal property at each building and personal property in the open. Deductibles are separately calculated and applied even if:
  - (a) Two or more buildings sustain loss or damage;
  - (b) Personal property at two or more buildings sustains loss or damage; and/or
  - (c) A building and the personal property in that building sustain loss or damage.

- (3) We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance.
- (4) When property is covered under the Coverage Extension for Newly Acquired or Constructed Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value of the property at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations for any described premises.
- (5) If there is loss or damage caused by Earthquake or Volcanic Eruption, and loss or damage caused by a Cause of Loss (e.g., fire) that is covered by means of an exception to the Earth Movement Exclusion, then the only applicable Deductible provisions are those stated in this endorsement.

**b. Calculation Of The Deductible – Specific Insurance Other Than Builders Risk**

**(1) Property Not Subject To Value Reporting Forms**

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (as shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the value of the property that has sustained loss or damage. The value to be used is that shown in the most recent Statement of Values on file with us.

**(2) Property Subject To Value Reporting Forms**

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (as shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the value of the property that has sustained loss or damage. The value to be used is the latest value shown in the most recent Report of Values on file with us.

However:

- (a) If the most recent Report of Values shows less than the full value of the property on the report dates, we will determine the deductible amount as a percentage of the full value as of the report dates.
- (b) If the first Report of Values is not filed with us prior to loss or damage, we will determine the deductible amount as a percentage of the value shown in the most recent Statement of Values on file with us.

**c. Calculation Of The Deductible – Blanket Insurance Other Than Builders Risk**

**(1) Property Not Subject To Value Reporting Forms**

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (as shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the value of the property that has sustained loss or damage. The value to be used is that shown in the most recent Statement of Values on file with us.

**(2) Property Subject To Value Reporting Forms**

In determining the amount, if any, that we will pay for property that has sustained loss or damage, we will deduct an amount equal to a percentage (as shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the value of that property as of the time of loss or damage.

**d. Calculation Of The Deductible – Builders Risk Insurance****(1) Builders Risk Other Than Reporting Form**

In determining the amount, if any, that we will pay for property that has sustained loss or damage, we will deduct an amount equal to a percentage (as shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the actual cash value of that property as of the time of loss or damage.

**(2) Builders Risk Reporting Form**

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage (as shown in the Earthquake – Volcanic Eruption Coverage Schedule or in the Declarations, concerning the Earthquake – Volcanic Eruption Deductible) of the value of the property that has sustained loss or damage. The value to be used is the actual cash value shown in the most recent Report of Values on file with us.

However:

- (a)** If the most recent Report of Values shows less than the actual cash value of the property on the report date, we will determine the deductible amount as a percentage of the actual cash value as of the report date.
- (b)** If the first Report of Values is not filed with us prior to loss or damage, we will determine the deductible amount as a percentage of the actual cash value of the property as of the time of loss or damage.

**H. Example – Application Of Deductible In G.3.b.(1) And G.3.c.(1) – For Specific Or Blanket Insurance Other Than Builders Risk (Not Subject To Value Reporting Forms)**

The values, as shown in the most recent Statement of Values on file with us, are:

Building 1 \$500,000

Building 2 \$500,000

Business Personal Property at Building 1 \$250,000

Business Personal Property at Building 2 \$250,000

For this example, assume that the amounts of loss do not exceed the applicable Limits of Insurance (for specific insurance). Also assume that the total amount of loss does not exceed the applicable Blanket Limit of Insurance (for blanket insurance).

Building 1 and Business Personal Property at Building 1 have sustained damage; the amounts of loss are \$95,000 (Building) and \$5,000 (Business Personal Property).

The Deductible is 10%.

Building

Step (1):  $\$500,000 \times 10\% = \$50,000$

Step (2):  $\$95,000 - \$50,000 = \$45,000$

Business Personal Property

Step (1):  $\$250,000 \times 10\% = \$25,000$

The loss, \$5,000, does not exceed the deductible.

The most we will pay is \$45,000. The remainder of the building loss, \$50,000, is not covered due to application of the Deductible. There is no loss payment for the business personal property.

**I. Business Income And Extra Expense Period Of Restoration**

This Section I. is applicable only to the Coverage Forms specified below:

- 1. Business Income (And Extra Expense) Coverage Form;
- 2. Business Income (Without Extra Expense) Coverage Form;
- 3. Extra Expense Coverage Form.

The "period of restoration" definition stated in the Coverage Form, or in any endorsement amending the beginning of the "period of restoration", applies to each Earthquake or Volcanic Eruption. A single Earthquake or Volcanic Eruption is defined in Section C. of this endorsement.

POLICY NUMBER:

COMMERCIAL PROPERTY  
CP 12 18 10 12**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****LOSS PAYABLE PROVISIONS**

This endorsement modifies insurance provided under the following:

BUILDERS' RISK COVERAGE FORM  
 BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
 CONDOMINIUM ASSOCIATION COVERAGE FORM  
 CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM  
 STANDARD PROPERTY POLICY

**SCHEDULE**

<b>Location Number:</b>	<b>Building Number:</b>	<b>Applicable Clause</b> (Enter C.1., C.2., C.3. or C.4.):
<b>Description Of Property:</b>		
<b>Loss Payee Name:</b>		
<b>Loss Payee Address:</b>		
<b>Location Number:</b>	<b>Building Number:</b>	<b>Applicable Clause</b> (Enter C.1., C.2., C.3. or C.4.):
<b>Description Of Property:</b>		
<b>Loss Payee Name:</b>		
<b>Loss Payee Address:</b>		
<b>Location Number:</b>	<b>Building Number:</b>	<b>Applicable Clause</b> (Enter C.1., C.2., C.3. or C.4.):
<b>Description Of Property:</b>		
<b>Loss Payee Name:</b>		
<b>Loss Payee Address:</b>		
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

- A. When this endorsement is attached to the Standard Property Policy **CP 00 99**, the term Coverage Part in this endorsement is replaced by the term Policy.
- B. Nothing in this endorsement increases the applicable Limit of Insurance. We will not pay any Loss Payee more than their financial interest in the Covered Property, and we will not pay more than the applicable Limit of Insurance on the Covered Property.
- C. The following is added to the **Loss Payment** Loss Condition, as indicated in the Declarations or in the Schedule:

**1. Loss Payable Clause**

For Covered Property in which both you and a Loss Payee shown in the Schedule or in the Declarations have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear

**2. Lender's Loss Payable Clause**

- a. The Loss Payee shown in the Schedule or in the Declarations is a creditor, including a mortgageholder or trustee, whose interest in Covered Property is established by such written instruments as:

- (1) Warehouse receipts;
- (2) A contract for deed;
- (3) Bills of lading;
- (4) Financing statements; or
- (5) Mortgages, deeds of trust, or security agreements.

- b. For Covered Property in which both you and a Loss Payee have an insurable interest:

- (1) We will pay for covered loss or damage to each Loss Payee in their order of precedence, as interests may appear.
- (2) The Loss Payee has the right to receive loss payment even if the Loss Payee has started foreclosure or similar action on the Covered Property.

- (3) If we deny your claim because of your acts or because you have failed to comply with the terms of the Coverage Part, the Loss Payee will still have the right to receive loss payment if the Loss Payee:

- (a) Pays any premium due under this Coverage Part at our request if you have failed to do so;
- (b) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (c) Has notified us of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.

All of the terms of this Coverage Part will then apply directly to the Loss Payee.

- (4) If we pay the Loss Payee for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:

- (a) The Loss Payee's rights will be transferred to us to the extent of the amount we pay; and
- (b) The Loss Payee's rights to recover the full amount of the Loss Payee's claim will not be impaired.

At our option, we may pay to the Loss Payee the whole principal on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.

- c. If we cancel this policy, we will give written notice to the Loss Payee at least:
  - (1) 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or
  - (2) 30 days before the effective date of cancellation if we cancel for any other reason.
- d. If we elect not to renew this policy, we will give written notice to the Loss Payee at least 10 days before the expiration date of this policy.

### 3. Contract Of Sale Clause

- a. The Loss Payee shown in the Schedule or in the Declarations is a person or organization you have entered into a contract with for the sale of Covered Property.
- b. For Covered Property in which both you and the Loss Payee have an insurable interest, we will:
  - (1) Adjust losses with you; and
  - (2) Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.
- c. The following is added to the **Other Insurance** Condition:  
For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.

### 4. Building Owner Loss Payable Clause

- a. The Loss Payee shown in the Schedule or in the Declarations is the owner of the described building in which you are a tenant.
- b. We will adjust losses to the described building with the Loss Payee. Any loss payment made to the Loss Payee will satisfy your claims against us for the owner's property.
- c. We will adjust losses to tenants' improvements and betterments with you, unless the lease provides otherwise.

POLICY NUMBER:

COMMERCIAL PROPERTY  
CP 15 31 09 17**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****ORDINANCE OR LAW – INCREASED PERIOD  
OF RESTORATION**

This endorsement modifies insurance provided under the following:

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM  
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM  
EXTRA EXPENSE COVERAGE FORM**SCHEDULE**

<b>Described Premises:</b>
<b>Post-Loss Ordinance Or Law Option:</b> Yes <input type="checkbox"/> No <input type="checkbox"/>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**A.** If a Covered Cause of Loss occurs to a building(s) at the premises described in the Schedule, resulting in a "suspension" of "operations" covered under this policy, the "period of restoration" is extended to include the increased period required to comply with the minimum standards of an ordinance or law, provided that:

1. The ordinance or law regulates the demolition, construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and
2. The requirements of the ordinance or law are in force at the time of loss. But if the Post-Loss Ordinance Or Law Option is indicated in the Schedule as being applicable, then Paragraph **A.3.** applies instead of this Paragraph **A.2.**
3. The requirements of the ordinance or law are in force at the time of loss; or the ordinance or law is promulgated or revised after the loss but prior to commencement of reconstruction or repair and provided that such ordinance or law requires compliance as a condition precedent to obtaining a building permit or certificate of occupancy.

However, coverage is not extended under this endorsement to include loss caused by or resulting from the enforcement of or compliance with any ordinance or law which requires:

1. The demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria; or
2. Any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants", "fungus", wet or dry rot or bacteria.

**B.** The following definition is added:

"Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

POLICY NUMBER:

COMMERCIAL PROPERTY  
CP 15 56 06 07**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****BUSINESS INCOME CHANGES –  
BEGINNING OF THE PERIOD OF RESTORATION**

This endorsement modifies insurance provided under the following:

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM  
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM**SCHEDULE****Select Either A. Or B.**A. ☐ **72-Hour Time Period Is Replaced By 24 Hours**B. ☐ **72-Hour Time Period Is Eliminated**

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**A.** If the Schedule indicates that the 72-hour time period is replaced by 24 hours, then:

1. The 72-hour time period in the definition of "period of restoration" is replaced by 24 hours. Therefore, the period of restoration for Business Income Coverage begins 24 hours after the time of direct physical loss or damage, subject to all other provisions of the definition of "period of restoration"; and
2. The 72-hour time period in the Civil Authority Additional Coverage is replaced by 24 hours. Therefore, coverage under the Additional Coverage – Civil Authority begins 24 hours after the time of action of civil authority, subject to all other provisions of that Additional Coverage.

**B.** If the Schedule indicates that the 72-hour time period is eliminated, then:

1. The 72-hour time period in the definition of "period of restoration" is deleted. Therefore, the period of restoration for Business Income Coverage begins at the time of direct physical loss or damage, subject to all other provisions of the definition of "period of restoration"; and
2. The 72-hour time period in the Civil Authority Additional Coverage is deleted. Therefore, coverage under the Additional Coverage – Civil Authority begins at the time of action of civil authority, subject to all other provisions of that Additional Coverage.



COMMERCIAL PROPERTY  
CPHG43 0413

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **FLOOD COVERAGE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART  
STANDARD PROPERTY POLICY

### **SCHEDULE**

**Inception Date Of Flood Coverage**

(Note: There is no coverage for a Flood that begins before or within 72 hours after your flood coverage is effective, subject to a limited exception. Refer to Section **D.5.a.** of the endorsement for additional information.)

**Flood Limit Of Insurance – Single Occurrence:**

**Annual Aggregate Limit – Flood Coverage Endorsement:**

(Note: Refer to the Limit Of Insurance provisions in the endorsement for an explanation)

**No Coinsurance Option:** Applies Does Not Apply

**Flood Deductible:**

**Underlying National Flood Insurance Program Waiver:** Applies Does Not Apply

(Note: Refer to Provision **I.1.** of the endorsement for an explanation of this option)

If the Underlying Insurance Waiver applies only to certain premises or locations, specify such premises or locations: (If premises or locations are not specified, the Underlying Insurance Waiver applies to all premises and locations.)

**Excluded Locations:**

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement)

**A.** When this endorsement is attached to the Standard Property Policy, the terms Coverage Part and Coverage Form in this endorsement are replaced by the term Policy.

**B.** This endorsement applies to the Covered Property and Coverages for which a Flood Limit Of Insurance is shown in the Flood Coverage Schedule or in the Declarations.

**C. Additional Covered Cause Of Loss**

The following is added to the Covered Causes of Loss:

Flood, meaning a general and temporary condition of partial or complete inundation of normally dry land areas due to:

1. The overflow of inland or tidal waters;
2. The unusual or rapid accumulation or runoff of surface waters from any source; or
3. Mudslides or mudflows which are caused by flooding as defined in **C.2.** above. For the purpose of this Covered Cause of Loss, a mudslide or mudflow involves a river of liquid and flowing mud on the surface of normally dry land areas as when earth is carried by a current of water and deposited along the path of the current.

All flooding in a continuous or protracted event will constitute a single flood.

#### D. Exclusions, Limitations And Related Provisions

1. The Exclusions and Limitation(s) sections of the Causes Of Loss form (and the Exclusions section of the Mortgageholders Errors And Omissions Coverage Form and the Standard Property Policy) apply to coverage provided under this endorsement except as provided in **D.2.** and **D.3.** below.
2. To the extent that a part of the Water Exclusion might conflict with coverage provided under this endorsement, that part of the Water Exclusion does not apply.
3. To the extent that a tsunami causes the overflow of tidal waters, the exclusion of earthquake, in the Earth Movement Exclusion, does not apply.
4. The **Ordinance Or Law** Exclusion in this Coverage Part continues to apply with respect to any loss under this Coverage Part including any loss under this endorsement, unless Ordinance Or Law Coverage is added by endorsement.
5. The following exclusions and limitations are added and apply to coverage under this endorsement:
  - a. We will not pay for any loss or damage caused by or resulting from any Flood that begins before or within 72 hours after the inception date of this endorsement. However, this limitation does not apply to a particular location if Flood coverage was in effect for that location for at least 72 hours immediately prior to the inception date of this endorsement under a policy issued by us or by another insurer, and this policy replaces the previous policy without a lapse in coverage. If you request and we provide an increase in the stated Limit of Insurance for Flood during the term of this policy, with the exception of an increase at the time of renewal of the policy, the increase will not apply to loss or damage from any Flood that begins before or within 72 hours after your request was made.  
  
If the Flood is due to the overflow of inland or tidal waters, then the Flood is considered to begin when the water first overflows its banks.
  - b. We will not pay for loss or damage caused by or resulting from destabilization of land arising from the accumulation of water in subsurface land areas.
- c. Under this Coverage Part, as set forth under Property Not Covered in the Coverage Form to which this endorsement is attached, land is not covered property, nor is the cost of excavations, grading, backfilling or filling. Therefore, coverage under this endorsement does not include the cost of restoring or remediating land due to the collapse or sinking of land caused by or resulting from Flood. However, coverage under this endorsement includes damage to the covered portions of the building and to covered personal property, caused by collapse or sinking of land along the shore of a body of water as the result of erosion or undermining caused by waves or currents of water which exceed the cyclical levels and cause Flood.
- d. We do not cover loss or damage by Flood to personal property in the open except to the extent that such coverage, if any, is specified in the Flood Coverage Schedule or in the Declarations.
- e. Property Not Covered, in the Coverage Form to which this endorsement is attached, is amended and supplemented as follows with respect to Flood Coverage:
  - (1) Property Not Covered includes any building or other property that is not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act, 16 U.S.C. 3501 *et seq.* and the Coastal Barrier Improvement Act of 1990, Pub. L. 101-591, 16 U.S.C. 3501 *et seq.*
  - (2) Property Not Covered includes boat houses and open structures, and any property in or on the foregoing, if the structure is located on or over a body of water.
  - (3) If bulkheads, pilings, piers, wharves, docks, or retaining walls that are not part of a building, have been removed from Property Not Covered and added as Covered Property by separate endorsement, this Flood Coverage Endorsement does not apply to such property.
  - (4) The following are removed from Property Not Covered and are therefore Covered Property:
    - (a) Foundations below the lowest basement floor or the subsurface of the ground; and
    - (b) Underground pipes, flues and drains.

- f. We will not pay for loss or damage caused by discharge of water or waterborne material from a sewer, drain or sump unless such discharge results from Flood and occurs within 72 hours after the Flood recedes.

#### **E. Additional Coverages And Coverage Extensions**

1. With respect to Flood Coverage, the Debris Removal Additional Coverage (and any additional limit for Debris Removal under a Limit Of Insurance clause or an endorsement) is not applicable and is replaced by the following:

##### **Debris Removal**

- a. We will pay your expense to remove debris of Covered Property and other debris that is on the described premises, when such debris is caused by or results from Flood. However, we will not pay to remove deposits of mud or earth from the grounds of the described premises.
  - b. We will also pay the expense to remove debris of Covered Property that has floated or been hurled off the described premises by Flood.
  - c. This coverage for Debris Removal, as set forth in **E.1.a.** and **E.1.b.** above, does not increase the applicable Limit of Insurance for Flood. Therefore, the most we will pay for the total of debris removal and loss or damage to Covered Property is the Limit of Insurance for Flood that applies to the Covered Property at the affected described premises covered under this endorsement.
2. With respect to Flood Coverage, the Coverage Extension for Newly Acquired or Constructed Property is amended by adding the following:
    - a. With respect to Flood Coverage, this Coverage Extension does not apply to any building or structure that is not fully enclosed by walls and roof.
    - b. With respect to a building or structure covered under this Coverage Extension, the amounts of coverage stated in the Coverage Extension do not apply to Flood Coverage. Instead, the most we will pay for all loss or damage to property covered under this Coverage Extension is 10% of the total of all Limits of Insurance for Flood Coverage as provided under this endorsement. Such coverage does not increase the Limit of Insurance for Flood.

3. With respect to any applicable Additional Coverages and Coverage Extensions in the Coverage Form to which this endorsement is attached, other than those addressed in **E.1.** and **E.2.** above, amounts payable under such other provisions, as set forth therein, do not increase the Limit of Insurance for Flood.

#### **F. Coinsurance**

1. The **Coinsurance** Condition, if any, in the applicable Coverage Form applies to the coverage provided under this endorsement, unless the No-Coinsurance Option, in the Flood Coverage Schedule or in the Declarations, is specified as being applicable.
2. Various Coverage Extensions, in the Coverage Form to which this endorsement is attached, require coinsurance. If the No-Coinsurance Option applies, then the coinsurance requirement for such Coverage Extensions is eliminated.

#### **G. Limit Of Insurance**

##### **1. General Information**

Flood Coverage may be written at a Limit of Insurance that is equal to or less than the Limit of Insurance which applies to other Covered Causes of Loss (e.g., Fire) under this Commercial Property Coverage Part.

The Limit Of Insurance for Flood is shown in the Flood Coverage Schedule or in the Declarations. If such Limit is not shown, then the Limit applicable to Fire also applies to Flood.

##### **2. Application Of Limit And Aggregate**

The Limit of Insurance for Flood is the most we will pay in a single occurrence of Flood for loss or damage caused by the Flood. If there is more than one Flood in a 12-month period (starting with the beginning of the present annual policy period), the most we will pay for the total of all loss or damage sustained during that period of time and caused by Flood is the amount that is identified as the Annual Aggregate for Flood as shown in the Flood Coverage Schedule or the Declarations.

If the Limit of Insurance and the Annual Aggregate amount are the same, or if there is no amount stated as an Annual Aggregate, then the Limit of Insurance is the most we will pay for the total of all loss or damage that is caused by Flood in a 12-month period (starting with the beginning of the present annual policy period), even if there is more than one occurrence of Flood during that period of time. Thus, if the first Flood does not exhaust the applicable Limit of Insurance, then the balance of that Limit is available for a subsequent Flood(s).

If a single occurrence of Flood begins during one annual policy period and ends during the following annual policy period, any Limit of Insurance or Annual Aggregate applicable to the following annual policy period will **not** apply to that Flood.

### 3. Ensuing Loss

In the event of covered ensuing loss, for example, loss caused by Fire, Explosion and/or Sprinkler Leakage which results from the Flood, the most we will pay, for the total of all loss or damage caused by flood, fire, explosion and sprinkler leakage, is the Limit of Insurance applicable to Fire. We will **not** pay the sum of the Fire and Flood Limits.

#### EXAMPLES – ENSUING LOSS

Two examples follow, using these facts: The Commercial Property Coverage Part, in these examples, includes the Causes Of Loss – Basic Form (which covers fire) and this Flood Coverage Endorsement. A building is damaged by Flood and by Fire which is caused by the Flood. The value of the damaged building is \$1,000,000. The Limit of Insurance applicable to the building, for the Basic Causes of Loss, is \$800,000. The Limit of Insurance for Flood is \$400,000. The Flood Deductible amount is \$5,000.

##### EXAMPLE #1

The damage due to Flood is \$500,000. The damage due to Fire is \$500,000.

Payment for Flood damage is \$400,000 (\$500,000 damage minus \$5,000 Flood deductible = \$495,000; Limit is \$400,000).

Payment for Fire damage is \$400,000 (\$500,000 damage capped at the difference between the Basic Limit and the Flood Limit).

Total Loss Payment is \$800,000.

##### EXAMPLE #2

The damage due to Flood is \$800,000. The damage due to Fire is \$100,000.

Payment for Flood damage is \$400,000 (\$800,000 damage minus \$5,000 Flood deductible = \$795,000; Limit is \$400,000).

Payment for Fire damage is \$100,000 (amount of damage).

Total Loss Payment is \$500,000.

**Note:** These examples are given only to illustrate the situation of Flood and ensuing loss. Therefore, the loss payment stated for Flood damage does not address the situation where another policy also covers the Flood damage.

### H. Deductible

1. The Deductible for coverage provided under this endorsement is the Deductible applicable to Flood as shown in the Flood Coverage Schedule or in the Declarations.
2. We will not pay that part of the loss that is attributable to any Deductible(s) in the National Flood Insurance Program policy.
3. If Flood results in another Covered Cause of Loss and if both Covered Causes of Loss cause loss or damage, then only the higher deductible applies (e.g., the Flood deductible or the Fire deductible).

### I. Other Insurance

The **Other Insurance** Commercial Property Condition is replaced by the following with respect to the coverage provided under this endorsement:

1. If the loss is also covered under a National Flood Insurance Program (NFIP) policy, or if the property is eligible to be written under an NFIP policy but there is no such policy in effect, then we will pay only for the amount of loss in excess of the maximum limit that can be insured under that policy. This provision applies whether or not the maximum NFIP limit was obtained or maintained, and whether or not you can collect on the NFIP policy. We will not, under any circumstances, pay more than the applicable Limit Of Insurance for Flood as stated in the Flood Coverage Schedule or the Declarations of this Coverage Part.

However, this Provision I.1. does not apply under the following circumstances:

- a. At the time of loss, the property is eligible to be written under an NFIP policy but such policy is not in effect due solely to ineligibility of the property at the time this Flood Coverage Endorsement was written; or
  - b. An NFIP policy is not in effect because we have agreed to write this Flood Coverage Endorsement without underlying NFIP coverage. There is such an agreement only if the Flood Coverage Schedule or the Declarations indicate that the Underlying Insurance Waiver applies.
2. If there is other insurance covering the loss, other than that described in I.1. above, we will pay our share of the loss. Our share is the proportion that the applicable Limit of Insurance under this endorsement bears to the total of the applicable Limits of Insurance under all other such insurance. But we will not pay more than the applicable Limit Of Insurance stated in the Flood Coverage Schedule or the Declarations of this Coverage Part.

POLICY NUMBER:

COMMERCIAL PROPERTY  
CP 04 11 10 12**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****PROTECTIVE SAFEGUARDS**

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART  
STANDARD PROPERTY POLICY**SCHEDULE**

Premises Number	Building Number	Protective Safeguards Symbols Applicable
Describe Any "P-9":		
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

**A. The following is added to the Commercial Property Conditions:****Protective Safeguards**

1. As a condition of this insurance, you are required to maintain the protective devices or services listed in the Schedule above.
2. The protective safeguards to which this endorsement applies are identified by the following symbols:

**"P-1" Automatic Sprinkler System**, including related supervisory services.

Automatic Sprinkler System means:

- a. Any automatic fire protective or extinguishing system, including connected:
  - (1) Sprinklers and discharge nozzles;
  - (2) Ducts, pipes, valves and fittings;
  - (3) Tanks, their component parts and supports; and
  - (4) Pumps and private fire protection mains.
- b. When supplied from an automatic fire protective system:
  - (1) Non-automatic fire protective systems; and

(2) Hydrants, standpipes and outlets.

**"P-2" Automatic Fire Alarm**, protecting the entire building, that is:

- a. Connected to a central station; or
- b. Reporting to a public or private fire alarm station.

**"P-3" Security Service**, with a recording system or watch clock, making hourly rounds covering the entire building, when the premises are not in actual operation.**"P-4" Service Contract** with a privately owned fire department providing fire protection service to the described premises.**"P-5" Automatic Commercial Cooking Exhaust And Extinguishing System** installed on cooking appliances and having the following components:

- a. Hood;
- b. Grease removal device;
- c. Duct system; and
- d. Wet chemical fire extinguishing equipment.

**"P-9"**, the protective system described in the Schedule.

**B.** The following is added to the **Exclusions** section of:

Causes Of Loss – Basic Form

Causes Of Loss – Broad Form

Causes Of Loss – Special Form

Mortgageholders Errors And Omissions Coverage Form

Standard Property Policy

We will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you:

1. Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or

2. Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

If part of an Automatic Sprinkler System or Automatic Commercial Cooking Exhaust And Extinguishing System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.

POLICY NUMBER:

COMMERCIAL PROPERTY  
CP 04 11 09 17**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****PROTECTIVE SAFEGUARDS**

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART  
STANDARD PROPERTY POLICY**SCHEDULE**

Premises Number	Building Number	Protective Safeguards Symbols Applicable
Describe Any "P-9":		
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

**A.** The following is added to the Commercial Property Conditions:**Protective Safeguards**

As a condition of this insurance, you are required to:

1. Maintain the protective safeguards listed in the Schedule, and over which you have control, in complete working order;
2. Actively engage and maintain in the "on" position at all times any automatic fire alarm or other automatic system listed in the Schedule; and
3. Notify us if you know of any suspension of or impairment in any protective safeguard listed in the Schedule.

However, if part of an Automatic Sprinkler System or Automatic Commercial Cooking Exhaust And Extinguishing System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.

**B.** The following is added to the **Exclusions** section of:

Causes Of Loss – Basic Form

Causes Of Loss – Broad Form

Causes Of Loss – Special Form

Mortgageholders Errors And Omissions Coverage Form

Standard Property Policy

We will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you failed to comply with any condition set forth in Paragraph **A.**

**C.** The protective safeguards to which this endorsement applies are identified by the following symbols:

**"P-1" Automatic Sprinkler System**, including related supervisory services.

Automatic Sprinkler System means:

- a. Any automatic fire protective or extinguishing system, including connected:
  - (1) Sprinklers and discharge nozzles;
  - (2) Ducts, pipes, valves and fittings;
  - (3) Tanks, their component parts and supports; and
  - (4) Pumps and private fire protection mains.
- b. When supplied from an automatic fire protective system:
  - (1) Non-automatic fire protective systems; and
  - (2) Hydrants, standpipes and outlets.

**"P-2" Automatic Fire Alarm**, protecting the entire building, that is:

- a. Connected to a central station; or
- b. Reporting to a public or private fire alarm station.

**"P-3" Security Service**, with a recording system or watch clock, making hourly rounds covering the entire building, when the premises are not in actual operation.

**"P-4" Service Contract** with a privately owned fire department providing fire protection service to the described premises.

**"P-5" Automatic Commercial Cooking Exhaust And Extinguishing System** installed on cooking appliances and having the following components:

- a. Hood;
- b. Grease removal device;
- c. Duct system; and
- d. Wet chemical fire extinguishing equipment.

**"P-9"**, the protective system described in the Schedule.



**ADDITIONAL COVERAGE ENDORSEMENT  
(ACE)**

This Index is a quick reference to the various coverages and causes of loss provided by this endorsement. No coverage is provided by this index. Refer to the pages indicated to determine the scope of your insurance coverage.

**INDEX OF COVERAGES**

<b><u>Coverage Description</u></b>	<b><u>Limit of Insurance</u></b>	<b><u>Page</u></b>
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- Fire Extinguisher Recharge Expense	\$ 10,000	4
- Arson, Theft & Vandalism Reward	\$ 5,000	4
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- Utility Services	\$ 25,000	6
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- Claim Data Expense	\$ 5,000	8
- Discharge From Sewer, Drain Or Sump (Not Flood-Related)	\$ 25,000	8
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Coverage C: Increased Cost of Construction	\$ 50,000	3
- Newly Acquired or Constructed Property Building	\$ 500,000	4
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### (Continued)

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- Property Off-Premises	\$ 25,000	5
Salespersons Samples	\$ 5,000	5
- Outdoor Property (Including Fences, Antennas and Satellite Dishes)		
Any Covered Causes of Loss	\$ 10,000	5
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## ADDITIONAL COVERAGE ENDORSEMENT (ACE)

This endorsement modifies insurance provided in the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
 CONDOMINIUM ASSOCIATION COVERAGE FORM  
 CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM  
 FAMILY CARE HOMES BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
 CAUSES OF LOSS - SPECIAL FORM  
 BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM  
 BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM

but only with respect to coverages provided in this form.

### Section I

The Ordinance or Law Exclusion, (B.1.a.) of the Exclusions Section of the Causes of Loss - Special Form (CP 10 30) if attached to this policy is modified by the addition of the following coverage:

#### A. Ordinance or Law Coverage

##### 1. Coverage A – Coverage for Loss to the Undamaged Portion of the Building.

If a Covered Cause of Loss occurs to covered Building Property, we will pay for loss to the undamaged portion of the building caused by a requirement to comply with any ordinance or law that:

- a. Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;
- b. Regulates the construction or repair of buildings or establishes zoning or land use requirements at the described premises; and
- c. Is in force at the time of loss.

##### 2. Coverage B – Demolition Cost Coverage.

If a Covered Cause of Loss occurs to covered Building property, we will pay the cost to demolish and clear the site of undamaged parts of the property caused by a requirement to comply with building, zoning or land use ordinance or law.

##### 3. Coverage C – Increased Cost of Construction Coverage.

If a Covered Cause of Loss occurs to covered Building property, we will pay for the increased cost of construction to repair, rebuild or construct the property caused by a requirement to comply with the minimum standards of building, zoning, or land use ordinance or law. If the property is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by zoning or land use ordinance or law.

However, we will not pay for the increased cost of construction if the building is not repaired or replaced.

- B.** We will not pay under this endorsement for the costs associated with the enforcement of or compliance

with any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants."

- C.** We will not pay more under Coverage A – Coverage for Loss to the Undamaged Portion of the Building than the amount of the actual loss or \$50,000, whichever is less, for any damaged building described on the declarations page.
- D.** We will not pay more under Coverage B – Demolition Cost Coverage than the amount you actually spend to demolish and clear the site or \$50,000, whichever is less, for any damaged building described on the declaration page.
- E.**
  - 1.** We will not pay under Coverage C – Increased Cost of Construction Coverage:
    - a. Until the property is actually repaired or replaced at the same or another premises; and
    - b. Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years.
  - 2.** If the building is repaired or replaced at the same premises, or if you elect to rebuild or are required by law or ordinance to relocate at another premises, the most we will pay under Coverage C is the increased cost of construction or \$50,000, whichever is less, for any damaged building described on the declaration page.

### Section II

The Additional Coverages section of the Building and Personal Property Coverage Form (CP 00 10) and Condominium Association Coverage Form (CP 00 17) are amended as follows:

**Item e. Increased Cost of Construction** is hereby deleted. (This coverage is provided under **Section I** of this form)

The Additional Coverages section of the Building and Personal Property Coverage Form (CP 00 10) Condominium Association Coverage Form (CP 00 17), Condominium Commercial Unit-Owners Coverage Form (CP 00 18) and Family Care Homes Building and Personal Property Coverage Form (CPHG15) if attached to this policy are amended as follows:

#### 4. Additional Coverages

##### c. Fire Department Service Charge

The first paragraph is amended to read as follows:

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$10,000 for service at each premises described in the Declarations, in addition to any limit shown in the policy. Such limit is the most we will pay regardless of the number of responding fire departments or fire units and regardless of the number or type of services performed.

##### f. Electronic Data

Paragraph (4) is amended to read as follows:

The most we will pay under this Additional Coverage, Electronic Data, is \$25,000, in addition to any limit shown in the policy, for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved. If loss payment on the first occurrence does not exhaust this amount, then the balance is available for subsequent loss or damage sustained in but not after that policy year. With respect to an occurrence which begins in one policy year and continues or results in additional loss or damage in a subsequent policy year(s), all loss or damage is deemed to be sustained in the policy year in which the occurrence began.

The following Additional Coverages are added:

##### Fire Extinguisher Recharge Expense

We will pay the lesser of the cost of recharging or replacing your fire extinguishers or fire extinguishing systems (including hydrostatic testing if needed), because they are discharged as a result of fighting a fire on or within 1000 feet of your described premises.

The most we will pay under this Additional Coverage is \$10,000 in any one occurrence.

No deductible applies to this Additional Coverage.

##### Arson, Theft and Vandalism Reward

We will reimburse you for rewards given to any person or persons other than you, your officers, your partners, your employees, fire officials or police for information leading to a conviction in connection with:

- (1) A covered fire loss to the described premises caused by arson;
- (2) An actual or attempted theft of money or any other Covered Property; or
- (3) A vandalism loss to the described premises.

The most we will pay under this Additional Coverage is \$5,000, or the amount of the claim, whichever is less. This is the most we will pay

regardless of the number of persons who provide information.

No deductible applies to this Additional Coverage.

##### Additional Pollutant Clean Up And Removal

We will pay your expense to extract "pollutants" from land or water at any described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Coverage is \$15,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy. This limit is in addition to any limit referenced in the policy for this coverage.

##### Brands And Labels

If branded or labeled merchandise that is Covered Property is damaged by a Covered Cause of Loss, we may take all or any part of the property at an agreed or appraised value. If so, you may:

- (1) Stamp the word salvage on the merchandise or its containers, if the stamp will not physically damage the merchandise; or
- (2) Remove the brands or labels, if doing so will not physically damage the merchandise. You must re-label the merchandise or its containers to comply with the law.

We will pay reasonable costs you incur to perform the activity described in Paragraph (1) or (2) above. The most we will pay for these costs under this Additional Coverage is \$25,000, but the total we pay for these costs and the value of the damaged property will not exceed the applicable Limit of Insurance on such property.

### Section III

The Coverage Extensions section of the Building and Personal Property Coverage Form (CP 00 10) Condominium Association Coverage Form (CP 00 17), Condominium Commercial Unit-Owners Coverage Form (CP 00 18) and Family Care Homes Building and Personal Property Coverage Form (CPHG15) if attached to this policy is changed as follows:

#### 5. Coverage Extensions

##### a. Newly Acquired or Constructed Property

##### (1) Buildings

If this policy covers Building, you may extend that insurance to apply to:

- (a) Your new buildings while being built on the described premises; and
- (b) Buildings you acquire at locations, other than the described premises, intended for:
  - (i) Similar use as the building described in the Declarations; or
  - (ii) Use as a warehouse.

The most we will pay for loss or damage under this Extension is \$500,000 for each building.

## (2) Your Business Personal Property

- (a) If this policy covers Your Business Personal Property, you may extend that insurance to apply to:
  - (i) Business personal property, including such property that you newly acquire, at any location you acquire other than at fairs, trade shows or exhibitions; or
  - (ii) Business personal property, including such property that you newly acquire, located at your newly constructed or acquired buildings at the location described in the Declarations.

The most we will pay for loss or damage under this Extension is \$250,000 at each building.

- (b) This Extension does not apply to:
  - (i) Personal Property of others that is temporarily in your possession in the course of installing or performing work on such property; or
  - (ii) Personal Property of others that is temporarily in your possession in the course of your manufacturing or wholesaling activities.

## (3) Period of Coverage

With respect to insurance provided under this Coverage Extension for Newly Acquired Or Constructed Property, coverage will end when any of the following first occurs:

- (a) This policy expires;
- (b) 30 days expire after you acquire the property or begin construction of that part of the building that would qualify as covered property; or
- (c) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property or begin construction of that part of the building that would qualify as covered property.

## b. Personal Effects and Property of Others

The last paragraph is amended to read:

The most we will pay for loss or damage under this Extension is \$25,000 at each described premises. Our payment for loss of or damage to

personal property of others will only be for the account of the owner of the property.

## c. Valuable Papers And Records (Other Than Electronic Data)

The first sentence of the last paragraph is amended to read:

Under this Extension, the most we will pay to replace or restore the lost information is \$25,000 at each described premises, in addition to any limit shown in the policy.

## d. Property Off-Premises

Paragraph (2)(b) is deleted.

The last paragraph is amended to read:

The most we will pay for loss or damage under this Extension is \$25,000, but not more than \$5,000 per employee for samples in the care, custody, or control of your salespersons, unless the property is in such care, custody or control at a fair, trade show or exhibition.

## e. Outdoor Property

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas (including satellite dishes), trees, shrubs and plants (other than trees, shrubs or plants which are "stock" or are part of a vegetated roof), including debris removal expense. Loss or damage must be caused by or result from a Covered Cause of Loss.

The most we will pay for loss or damage under this Extension is \$10,000, but not more than \$1,000 for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

Subject to all aforementioned terms and limitations of coverage, this Coverage Extension includes the expense of removing from the described premises the debris of trees, shrubs and plants which are the property of others, except in the situation in which you are a tenant and such property is owned by the landlord of the described premises.

The following Coverage Extensions are added:

## Accounts Receivable

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to:
  - (a) All amounts due you from customers if you are unable to collect due to direct loss or damage to your records of accounts receivable;
  - (b) Interest charges on any loan required to offset amounts you are unable to collect due to such direct loss or damage;
  - (c) Collection expenses in excess of your normal collection expenses that are made necessary by loss or damage; and

(d) Other reasonable expenses that you incur to re-establish your records of accounts receivable;

that result from Covered Causes of Loss to your records of accounts receivable.

(2) This insurance applies to accounts receivable while:

(a) On premises scheduled in the Declarations of this policy;

(b) While being conveyed outside the premises; or

(c) While temporarily at other premises for any reason except storage.

(3) If you cannot accurately establish the amount of accounts receivable outstanding at the time of loss or damage, the following method will be used:

(a) Determine the average monthly amount of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and

(b) Adjust that amount for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

(4) The following will be deducted from the average amount of accounts receivable, however that amount is established:

(a) The amount of the accounts for which there is no loss or damage;

(b) The amount of the accounts that you are able to re-establish or collect;

(c) An amount to allow for probable bad debts that you are normally unable to collect; and

(d) All unearned interest and service charges.

The most we will pay under this Extension is \$25,000, regardless of the number of described premises.

#### **Fine Arts.**

You may extend the insurance that applies to your Business Personal Property to apply to "Fine Arts" that are your property or the property of others that are in your care custody or control.

"Fine Arts" includes but is not limited to paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antique silver, manuscripts, china, porcelains, rare glass, bric-a-brac and similar property of rarity, historical value or artistic merit.

The most we will pay for loss or damage under this Extension is \$25,000 at each described premises. Our payment for loss of or damage to property of others will only be for the account of the owner of the property.

The value of fine arts will be the least of the following amounts:

(1) The actual cash value of that property at the time of loss;

(2) The cost of reasonably restoring that property to its condition immediately before loss; or

(3) The cost of replacing that property with substantially identical property.

In the event of loss, the value of property will be determined as of the time of loss.

#### **The following are added to Paragraph E. Loss Conditions:**

(1) In case of loss to any part of a pair or set we will:

a. Repair or replace any part to restore the pair or set to its value before the loss; or

b. Pay the difference between the value of the pair or set before and after the loss.

(2) You must arrange for fine arts to be packed and unpacked by competent packers.

#### **Utility Services – Direct Damage**

We will pay for loss of or damage to Covered Property up to \$25,000 caused by the interruption of service to the described premises resulting from direct physical loss or damage by a Covered Cause of Loss to the following property:

(1) water supply services

(2) communication supply services, excluding overhead transmission lines

(3) power supply services, excluding overhead transmission lines.

#### **Food Spoilage**

You may extend the insurance that applies to Your Business Personal Property to apply to food spoilage resulting from power failure to the described premises. This does not apply to food spoilage resulting from mechanical breakdown or mechanical failure of your refrigeration equipment.

The most we will pay for loss or damage under this extension is \$5,000.

#### **Money and Securities**

You may extend the insurance that applies to Your Business Personal Property to apply to loss or damage to "money and securities".

"Money" means:

a. Currency, coins and bank notes in current use and having a face value; and

b. Travelers checks, register checks and money orders held for sale to the public.

"Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property (but not including money) and includes:

- a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
- b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

The most we will pay for loss or damage under this Extension is:

- (1) \$2,500 maximum limit per occurrence for money and securities while located inside the described premises.
- (2) \$2,500 maximum limit per occurrence for money and securities while being conveyed outside the described premises by you, your employees, your partners or your officers.

#### **Employee Theft**

- 1. We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by an "employee", whether identified or not, acting alone or in collusion with other persons (except you or your partner).
- 2. This insurance does not cover:
  - a. Acts Committed By You, Your Partners Or Your Members  
Loss resulting from "theft" or any other dishonest or criminal act committed by:
    - (1) You; or
    - (2) Any of your partners or "members"; whether acting alone or in collusion with other persons.
  - b. Acts Of Employees Learned Of By You Prior To The Policy Period  
Loss caused by an "employee" if the "employee" had also committed "theft" or any other dishonest act prior to the effective date of this insurance and you or any of your partners, "members", "managers", officers, directors or trustees, not in collusion with the "employee", learned of that "theft" or dishonest act prior to the Policy Period shown in the Declarations.
  - c. Acts Of Employees, Managers, Directors, Trustees Or Representatives  
Loss resulting from "theft" or any other dishonest act committed by any of your "employees", "managers", directors, trustees or authorized representatives:
    - (1) Whether acting alone or in collusion with other persons; or
    - (2) While performing services for you or otherwise;
 except as provided in Paragraph 1.
  - d. Confidential Information  
Loss resulting from:
    - (1) The unauthorized disclosure of your confidential information including,

but not limited to, patents, trade secrets, processing methods or customer lists; or

- (2) The unauthorized use or disclosure of confidential information of another person or entity which is held by you including, but not limited to, financial information, personal information, credit card information or similar non-public information.

- e. Any loss where the only proof of existence or amount is:

- (1) An inventory computation; or
- (2) A profit and loss computation.

#### **3. Conditions Applicable To Employee Theft**

- a. This insurance terminates immediately upon discovery by:

- (1) You; or
- (2) Any of your partners, "members", "managers", officers or directors not in collusion with the employee;

of any dishonest act committed by that employee before or after being hired by you.

- b. We will pay only for covered loss or damage sustained during the policy period and discovered no later than one year from the end of the policy period.

#### **4. Definitions Applicable To Employee Theft**

- a. "Employee" means:

- (1) Any natural person:

- (a) While in your service and for the first 30 days immediately after termination of service, unless such termination is due to "theft" or any dishonest act committed by the "employee";

- (b) Who you compensate directly by salary, wages or commissions; and

- (c) Who you have the right to direct and control while performing services for you;

- (2) Any natural person who is furnished temporarily to you:

- (a) To substitute for a permanent "employee" as defined in Paragraph a.(1), who is on leave; or

- (b) To meet seasonal or short-term work load conditions;

while that person is subject to your direction and control and performing services for you, excluding, however, any such person while having care and custody of property outside the "premises";

- (3) Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as defined in Paragraph a.(2);
  - (4) Any natural person who is:
    - (a) A trustee, officer, employee, administrator or manager, except an administrator or manager who is an independent contractor, of any "employee benefit plan"; and
    - (b) A director or trustee of yours while that person is engaged in handling "funds" or "other property" of any "employee benefit plan";
  - (5) Any natural person who is a former "employee", partner, "member", "manager", director or trustee retained as a consultant while performing services for you;
  - (6) Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside the "premises";
  - (7) Any "employee" of an entity merged or consolidated with you prior to the effective date of this policy; or
  - (8) Any of your "managers", directors or trustees while:
    - (a) Performing acts within the scope of the usual duties of an "employee"; or
    - (b) Acting as a member of any committee duly elected or appointed by resolution of your board of directors or board of trustees to perform specific, as distinguished from general, directorial acts on your behalf.
  - b. "Employee" does not mean:
 

Any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character not specified in Paragraph 4.a.
  - c. "Employee benefit plan" means any welfare or pension benefit plan shown in the Declarations that you sponsor and which is subject to the Employee Retirement Income Security Act of 1974 (ERISA) and any amendments thereto.
  - d. "Funds" means "money" and "securities".
  - e. "Manager" means a person serving in a directorial capacity for a limited liability company.
  - f. "Member" means an owner of a limited liability company represented by its membership interest, who also may serve as a "manager".
  - g. "Occurrence" means:
    - (1) An individual act;
    - (2) The combined total of all separate acts whether or not related; or
    - (3) A series of acts whether or not related;
 

committed by an "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations
  - h. "Other property" means any tangible property other than "money" and "securities" that has intrinsic value. "Other property" does not include computer programs, electronic data or any property specifically excluded under this insurance.
  - i. "Theft" means the unlawful taking of property to the deprivation of the Insured.
5. The most we will pay for loss or damage resulting directly from any one "occurrence" under this Extension is \$25,000.
- All loss or damage:
- (a) Caused by one or more persons; or
  - (b) Involving a single act or series of acts;
 

is considered one occurrence.
- Claim Data Expense**
- You may extend the insurance provided by this Coverage Form to apply to the expense you incur in preparing claim data when we require it. This includes the cost of taking inventories, making appraisals, and preparing other documentation to show the extent of loss.
- The most we will pay for preparation of claim data under this Extension is \$5,000. We will not pay for any expenses billed by and payable to insurance adjusters or attorneys or any costs as provided in the Loss Condition Appraisal.
- Section IV**
- The Additional Coverage Extensions Section of the Causes of Loss - Special Form (CP 10 30) if attached to this policy is changed as follows:
- F. Additional Coverage Extensions**
- 1. Property In Transit**
- Paragraph c. is amended to read:
- The most we will pay for loss or damage under this Extension is \$25,000.
- The following additional coverage extensions are added:
- 4. Discharge From Sewer, Drain Or Sump (Not Flood-Related)**



You may extend the insurance provided by this Coverage Part to apply to direct physical loss or damage to Covered Property, caused by or resulting from discharge of water or waterborne material from a sewer, drain or sump provided such discharge is not induced by flood or flood-related conditions.

The aforementioned references to flood include surface water, waves (including tidal wave and tsunami), tides, tidal water, and overflow of any body of water, including storm surge.

For the purpose of this coverage, the term drain includes a roof drain and related fixtures.

There is no coverage if:

- a. The discharge results from an insured's failure to perform routine maintenance or repair necessary to keep a sewer or drain or a sump, sump pump or related equipment free from obstruction and in proper working condition. This limitation does not apply to sudden mechanical breakdown of a sump pump or its related equipment, provided the breakdown is not the result of an insured's negligence; or
- b. Sump pump failure is caused by or results from failure of power, unless this policy is endorsed to cover power failure affecting an insured premises.

To the extent that the Water Exclusion might conflict with the coverage provided, the Water Exclusion does not apply to such coverage.

We will not pay the cost of repairing or replacing a sewer, drain, sump, sump pump or any related parts or equipment.

We will pay no more than \$25,000 for loss or damage occurring in a building at a premises described in the Declarations.

A \$500 deductible per claim will apply to this coverage.

## 5. Lock Replacement

You may extend the insurance provided by this Coverage Part to apply to the cost to repair or replace the door locks or tumblers at your described premises due to theft of your door keys.

The most we will pay under this Extension is \$2,500 regardless of the number of described premises.

A \$50 deductible per claim will apply to this coverage.

## Section V

### Limits of Insurance

Section C. Limits of Insurance of the Building and Personal Property Coverage Form (CP 00 10), Condominium Association Coverage Form (CP 00 17), Condominium Commercial Unit-Owners Coverage Form (CP 00 18) and Family Care Homes Building and Personal Property Coverage Form (CPHG15) and Section B. Limits of Insurance of the Business Income (And Extra Expense) Coverage Form (CP 00 30) and

Business Income (Without Extra Expense) Coverage Form (CP 00 32) if attached to this policy are amended to add the following:

Unless otherwise noted, the limits applicable to the Additional Coverage Endorsement (ACE) are in addition to the Limits of Insurance shown in the Declarations.

### Signs Coverage

The second paragraph of the Limits of Insurance Section is amended to read:

The most we will pay for loss or damage to outdoor signs, whether or not the sign is attached to a building, is \$25,000 per sign in any one occurrence.

### Business Personal Property Limit – Seasonal Increase

The following is added to the Limits of Insurance Section:

The Limit of Insurance for Business Personal Property will automatically increase by 10% to provide for seasonal variation as long as the Limit of Insurance for Business Personal Property shown in the Declarations of the policy meets the requirements of the Coinsurance Condition or the Agreed Value Optional Coverage.

This Extension is subject to the deductible in the Commercial Property Coverage Declarations.

## Section VI

### Replacement Cost

Paragraph 7.b., Valuation, of Part E. Loss Conditions, of the Building and Personal Property Coverage Form (CP 00 10) and the Family Care Homes Building and Personal Property Coverage Form (CPHG15) and Paragraph 8 b., Valuation, of Part E, Loss Conditions, of the Condominium Association Coverage Form (CP 00 17) if attached to this policy is replaced by the following:

- b. If the Limit of Insurance for Building satisfies the Additional Condition, Coinsurance, and the cost to repair or replace the damaged building property is \$10,000 or less, we will pay the cost of building repairs or replacement.

The cost of building repairs or replacement does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use, or repair of any property. However, the following property will be valued at the actual cash value even when attached to the building:

- (1) Awnings or floor coverings;
- (2) Appliances for refrigerating, ventilating, cooking, dishwashing or laundering; or
- (3) Outdoor equipment or furniture.

All policy provisions not in conflict with this endorsement shall apply.

## Section VII

The Coverage Extension Section of the Building and Personal Property Coverage Form (CP 00 10) and Family Care Homes Building and Personal Property Coverage Form (CPHG15) if attached to this policy is amended to add the following:

**Tenants Building Coverage**

You may extend the insurance that applies to Your Business Personal Property to apply to Tenants Building Coverage if your lease requires it.

The most we will pay for loss or damage under this extension is \$20,000.

**Section VIII****Broadened Coverage – Premises Boundary**

All provisions in this policy or in any endorsement attached to this policy which limit the location of property to "within 100 feet" of the building or "within 100 feet" of the premises are changed to "within 1000 feet" of the building or "within 1000 feet" of the premises.

**Section IX**

When the Business Income (And Extra Expense) Coverage Form (CP 00 30) or the Business Income (Without Extra Expense) Coverage Form (CP 00 32) is attached to this policy that form is amended to add the following:

**Business Income From Dependent Properties**

We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss or damage at the premises of a "dependent property", caused by or resulting from a Covered Cause of Loss. But we will not pay more than .25% of the Business Income Limit of Insurance for each day's "suspension" of "operations" at a premises due to loss arising from any one "dependent property".

"Dependent Property" means property operated by others whom you depend on to:

- (2) Deliver materials or services to you, or to others for your account (Contributing Locations). But any property which delivers any of the following services is not a Contributing Location with respect to such services:
  - a. Water supply services;
  - b. Power supply services;
  - c. Wastewater removal services; or
  - d. Communication supply services, including services relating to Internet access or access to any electronic network;
- (3) Accept your products or services (Recipient Locations);
- (4) Manufacture products for delivery to your customers under contract of sale (Manufacturing Locations); or
- (5) Attract customers to your business (Leader Locations).

The most we will pay under this Additional Coverage is \$50,000.

This Additional Coverage does not apply to dependent properties for which you have more specific insurance either under this policy or another.

**Food Contamination Shutdown – Business Income**

If your business at the described premises is ordered closed by the Board of Health or any other governmental authority as a result of the discovery or suspicion of "food contamination", we will pay for the loss of Business Income you sustain due to the necessary "suspension" of your "operations" as a result of the "food contamination". The coverage for Business Income will begin 24 hours after you receive notice of closing from the Board of Health or any other governmental authority.

The most we will pay for "Food Contamination" Shutdown Business Income under this Extension is \$25,000.

We will not pay any fines or penalties levied against you by the Board of Health or any other governmental authority as a result of the discovery or suspicion of "food contamination" at the described premises.

"Food contamination" means an outbreak of food poisoning or food-related illness of one or more persons as a result of tainted food you distributed or purchased; food which has been improperly processed, stored, handled or prepared in the course of your business operations; or food which has been contaminated by virus or bacteria transmitted through one or more of your employees, including temporary and leased employees.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT**

Various provisions in this endorsement restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this endorsement the words "you" and "your" refer to the Named Insured shown in the declarations. The words "we", "us" and "our" refer to the company providing this insurance.

This endorsement modifies and is subject to the insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CONDOMINIUM ASSOCIATION COVERAGE FORM  
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM  
FAMILY CARE HOMES BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CAUSES OF LOSS – BASIC FORM  
CAUSES OF LOSS – BROAD FORM  
CAUSES OF LOSS – SPECIAL FORM

1. As respects the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**, **CONDOMINIUM ASSOCIATION COVERAGE FORM**, **CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM** and **FAMILY CARE HOMES BUILDING AND PERSONAL PROPERTY COVERAGE FORM**, the following is added:

- a. **Pollutant Clean Up and Removal**

We will pay for the Pollutant Clean Up and Removal for loss resulting from an "Equipment Breakdown". The most we will pay for the Pollutant Clean Up and Removal is \$250,000 unless a higher limit is provided by an endorsement to the property form for which this endorsement is attached. In that case, whichever limit is greater will apply.

- b. The following **ADDITIONAL CONDITIONS** are added:

**Suspension**

Whenever Covered Property is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance provided by this endorsement against loss or damage to that Covered Property. This can be done by delivering or mailing a written notice of suspension to:

- (1) Your last known address; or
- (2) The address where the Covered Property is located; or
- (3) As otherwise required by applicable law concerning notification of suspension.

If we suspend your insurance, you will get a pro rata refund of premium. But the suspension will be effective even if we have not yet made or offered a refund.

**Inspections and Surveys**

- (1) We have the right to:

- (a) Make inspections and surveys at any time
  - (b) Give you reports on the conditions we find, and
  - (c) Recommend changes.

- (2) We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety

inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

- (a) Are safe or healthful; or
  - (b) Comply with laws, regulations, codes or standards.
- (3) Paragraphs 1 and 2 of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
- (4) Paragraph 2 of this condition does not apply to any inspections, surveys, reports, or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

### **Environmental, Safety and Efficiency Improvements**

If Covered Property requires repair or replacement due to an "Equipment Breakdown", we will pay your additional cost to replace with equipment that is better for the environment, safer, or more efficient than the equipment being replaced.

However, we will not pay more than 150% of what the cost would have been to repair or replace with like kind and quality. This Condition does not apply to any property to which Actual Cash Value applies.

### **Green Environmental and Efficiency Improvements**

If Covered Property requires repair or replacement due to an "Equipment Breakdown", "we" will pay:

- (1) The lesser of the reasonable and necessary additional cost incurred by the Insured to repair or replace physically damaged Covered Property with equipment of like kind and quality which qualifies as "Green". Like kind and quality includes similar size and capacity.
- (2) The additional reasonable and necessary fees incurred by the Insured for an accredited professional certified by a "Green Authority" to participate in the repair or replacement of physically damaged Covered Property as "Green".
- (3) The additional reasonable and necessary cost incurred by the Insured for certification or recertification of the repaired or replaced Covered Property as "Green".
- (4) The additional reasonable and necessary cost incurred by the Insured for "Green" in the removal, disposal or recycling of damaged Covered Property.
- (5) The business interruption (if covered within the Policy to which this **Equipment Breakdown Enhancement Endorsement** is attached) loss during the additional time required for repair or replacement of Covered Property, consistent with "Green", in the coverages above.

"We" will not pay more than 150%, to a maximum limit of \$100,000, of what the cost would have been to repair or replace with equipment of like kind and quality inclusive of fees, costs, and any business interruption loss incurred as stated above.

However, **Green Environmental and Efficiency Improvements** does not cover any of the following:

- (1) Covered Property does not include "stock", raw materials, finished goods, "production machinery", merchandise, electronic data processing equipment not used in the functional support of the real property, process water, molds and dies, property in the open, property of others for which the Insured is legally liable, or personal property of others.
- (2) Any loss adjusted on any valuation basis other than a repair or replacement basis as per the Valuation section of this policy.
- (3) Any loss covered under any other section of this policy.

- (4) Any cost incurred due to any law or ordinance with which the Insured was legally obligated to comply prior to the time of the "Equipment Breakdown".

These **Additional Conditions** will be a part of, and not an addition to, the limit of liability per loss or any other sub-limits of liability of this Policy.

2. The following **LIMITATIONS** in the **CAUSES OF LOSS – SPECIAL FORM** are deleted:

- a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gasses of combustion pass.
- b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.

3. As respects to the **CAUSES OF LOSS – BROAD FORM** and **CAUSES OF LOSS - SPECIAL FORM**, the following **ADDITIONAL COVERAGE EXTENSIONS** are added. As respects to the **CAUSES OF LOSS – BASIC FORM** these same coverages are added:

a. **Expediting Expenses**

We will pay for the Expediting Expense loss resulting from an "Equipment Breakdown" with respect to your damaged Covered Property. We will pay the reasonable extra cost to:

- (1) Make temporary repairs;
- (2) Expedite permanent repairs; and
- (3) Expedite permanent replacement.

Reasonable extra cost shall mean "the extra cost of temporary repair and of expediting the repair of such damaged equipment of the insured, including overtime and the extra cost of express or other rapid means of transportation" which will be a part of and not an addition to the limit per loss.

b. **Refrigerant Contamination**

Contamination by a refrigerant resulting from "Equipment Breakdown" with respect to your damaged Covered Property to refrigerating, cooling or humidity control equipment at the described premises.

The most we will pay for loss or damage under this coverage is \$250,000 unless a higher limit is provided by Endorsement. In that case, whichever limit is greater will apply.

c. **Spoilage Damage**

We will pay for loss of "perishable goods" due to spoilage resulting from lack of power, light, heat, steam or refrigeration caused by "Equipment Breakdown".

However, we will not pay for any loss, damage, cost or expense directly caused by, contributed to by, resulting from or arising out of the following causes of loss:

Fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water, water damage, earth movement or flood.

The most we will pay for loss or damage under this coverage is \$250,000 unless a higher limit is provided by Endorsement. In that case, whichever limit is greater will apply.

d. **CFC Refrigerants**

We will pay for the additional cost to repair or replace Covered Property because of the use or presence of a refrigerant containing CFC (chlorofluorocarbon) substances caused by an "Equipment Breakdown". Additional costs mean those in excess of what would have been required to repair or replace covered property had no CFC refrigerant been involved. We also pay for additional loss as described under the Spoilage Coverages provided by this endorsement, caused by the presence of a refrigerant containing CFC substances.

We pay no more than the following:

- (1) The cost to repair the damaged property and replace any lost CFC refrigerant;
- (2) The cost to repair the damaged property, retrofit the system to accept a non-CFC refrigerant, and charge the system with a non-CFC refrigerant; or
- (3) The cost to replace the system with one using a non-CFC refrigerant.

**e. Utility Interruption**

Any insurance provided for Business Income, Extra Expense, Spoilage or Data Restoration is extended to apply to your loss, damage or expense caused by an "Equipment Breakdown" to equipment that is owned by a utility, landlord or other supplier with whom you have a contract to supply you with any of the following services: electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, internet access, telecommunications services, wide area networks, data transmission or "cloud computing". The equipment must meet the definition of "Equipment Breakdown" except that it is not Covered Property.

Utility Interruption only applies to Business Income or Extra Expense if the **Business Income (And Extra Expense) Coverage Form** or the **Business Income (Without Extra Expense) Coverage Form** is attached to this policy.

**f. Computer Equipment**

We will pay for loss or damage to your "computer equipment" caused by an "Equipment Breakdown".

**g. Data Restoration**

We will pay for your reasonable and necessary cost to research, replace and restore lost information on electronic media and records as a result of an "Equipment Breakdown".  
The most we will pay for loss or damage under this coverage is \$100,000.

**h. Unauthorized Instruction**

We will pay for loss or damage to your "computer equipment" caused by an "unauthorized instruction" which results in an "Equipment Breakdown".

**i. Risk Improvement**

If Covered Property suffers direct physical loss or damage due to an "Equipment Breakdown", we will pay for the insured to improve the "power quality" of the electrical system or equipment at the loss location where the "Equipment Breakdown" occurred.

We will pay the reasonable extra cost to improve "power quality" for the following electrical systems and/or equipment improvements:

- (1) Installation of surge protection devices (SPD's) which are installed at the loss location's line disconnect, load disconnect, or on specific pieces of equipment and that are certified by Underwriter Laboratories (UL) or has an equivalent certification.  
However SPD's do not include any SPD's which are cord-connected surge strips, direct plug-in SPD's or receptacle SPD's;

- (2) An upgrade and/or replacement of: electrical panels, switchgear and/or circuit breakers; or
- (3) Electrical wire and wiring improvements which include installation of: flexible conduit, junction boxes and/or ground wiring.

We will not pay more than 10%, to a maximum limit of \$10,000, of the loss amount paid. An invoice for implementation of this Additional Coverage must be sent to us within 180 days after the payment of the loss is received.

**j. Temperature Fluctuation**

We will pay for loss of "perishable goods" only caused by or resulting from any condition or event to Covered Property that can be resolved by calibrating, resetting, tightening, adjusting or cleaning.

However, we will not pay for loss of "perishable goods" as a result of resetting the power supply to the Covered Property containing the "perishable goods".

The most we will pay for this coverage is \$5,000 including any insurance provided for Business Income or Extra Expense.

**k. Off-Premises Coverage**

We will pay for loss or damage to Covered Property resulting from a covered "Equipment Breakdown" while temporarily at a premises or location that is not a described premises.

The most we will pay for loss or damage under this coverage is \$25,000.

**4. As respects to the CAUSES OF LOSS – SPECIAL FORM the following applies:**

The following **Definition "Specified Causes of Loss"** has been added to as follows:

**"Specified Causes of Loss"** also means "Equipment Breakdown":

**"Equipment Breakdown"** as used herein means:

**a. Physical loss or damage both originating within:**

- (1) Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:
  - (a) waste disposal piping;
  - (b) any piping forming part of a fire protective system;
  - (c) furnaces; and
  - (d) any water piping other than:
    - (1) boiler feed water piping between the feed pump and the boiler;
    - (2) boiler condensate return piping; or
    - (3) water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes.

- (2) All mechanical, electrical, "electronic equipment" or fiber optic equipment; and

**b. Caused by, resulting from, or consisting of:**

- (1) Mechanical breakdown;
- (2) Electrical or electronic breakdown and "electronic equipment deficiency"; or
- (3) Rupture, bursting, bulging, implosion, or steam explosion.

However, "Equipment Breakdown" will not mean:

Physical loss or damage caused by or resulting from any of the following; however if loss or damage not otherwise excluded results, then we will pay for such resulting damage:

- (1) Wear and Tear;
- (2) Rust or other corrosion, decay, deterioration, hidden or latent defect, mold or any other quality in property that causes it to damage or destroy itself;
- (3) Smog;
- (4) Settling, cracking, shrinking or expansion;
- (5) Nesting or infestation, or discharge or release of waste products or secretions, by birds, rodents or other animals;
- (6) Any accident, loss, damage, cost, claim, or expense, whether preventative, remedial, or otherwise, directly or indirectly arising out of or relating to the recognition, interpretation, calculation, comparison, differentiation, sequencing, or processing of data by any computer system including any hardware, programs or software;
- (7) Scratching and marring;
- (8) Loss, damage, cost or expense directly caused by, contributed to by, resulting from or arising out of the following causes of loss:

Fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water, water damage, earth movement or flood.

5. As respects to the **CAUSES OF LOSS – BROAD FORM** and **CAUSES OF LOSS - BASIC FORM**, the following applies:

The following is added to the **COVERED CAUSES OF LOSS**:

**"Equipment Breakdown"** as used herein means:

- a. Physical loss or damage both originating within:

- (1) Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:
  - (a) waste disposal piping;
  - (b) any piping forming part of a fire protective system;
  - (c) furnaces; and
  - (d) any water piping other than:
    - (i) boiler feed water piping between the feed pump and the boiler;
    - (ii) boiler condensate return piping; or
    - (iii) water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes.

- (2) All mechanical, electrical, "electronic equipment" or fiber optic equipment; and

- b. Caused by, resulting from, or consisting of:

- (1) Mechanical breakdown; or
- (2) Electrical or electronic breakdown and "electronic equipment deficiency"; or
- (3) Rupture, bursting, bulging, implosion, or steam explosion.

However, "Equipment Breakdown" will not mean:

Physical loss or damage caused by or resulting from any of the following; however if loss or damage not otherwise excluded results, then we will pay for such resulting damage:

- (1) Wear and Tear;
- (2) Rust or other corrosion, decay, deterioration, hidden or latent defect, mold or any other quality in property that causes it to damage or destroy itself;



- (3) Smog;
- (4) Settling, cracking, shrinking or expansion;
- (5) Nestling or infestation, or discharge or release of waste products or secretions, by birds, rodents or other animals;
- (6) Any accident, loss, damage, cost, claim, or expense, whether preventative, remedial, or otherwise, directly or indirectly arising out of or relating to the recognition, interpretation, calculation, comparison, differentiation, sequencing, or processing of data by any computer system including any hardware, programs or software;
- (7) Scratching and marring.

6. As respects the **CAUSES OF LOSS – BASIC FORM, BROAD FORM, and SPECIAL FORM** the following applies:

a. The following **EXCLUSIONS** are deleted:

The exclusions pertaining to:

- (1) Artificially generated electrical current, including electrical arcing, that disturbs electrical devices, appliances or wires.
- (2) Mechanical breakdown, including rupture or bursting caused by centrifugal force.
- (3) Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control.

7. As respects the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM, CONDOMINIUM ASSOCIATION COVERAGE FORM, CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM and FAMILY CARE HOMES BUILDING AND PERSONAL PROPERTY COVERAGE FORM**, the following applies:

The following **DEFINITIONS** are added:

- a. "Cloud computing" means on-demand network access to a shared pool of computing resources via networks, servers, storage, applications and services provided by an organization with whom you have a contract with using the following service models: Software as a Service (SaaS), Platform as a Service (PaaS) and Infrastructure as a Service (IaaS) on the following deployment models: public cloud, community cloud, hybrid cloud and private cloud.
- b. "Computer equipment" means Covered Property that is electronic computer or other data processing equipment, including peripherals used in conjunction with such equipment and electronic media and records.
- c. "Electronic equipment" means devices which operate using many small electrical parts such as, but not limited to, microchips, transistors or circuits.
- d. "Electronic equipment deficiency" means the quality or condition inside of "electronic equipment" which renders this equipment unexpectedly inoperable and which is operable again once a piece of "electronic equipment" has been replaced.

However, "electronic equipment deficiency" will not include replacement of "electronic equipment" for any condition that could have been resolved without replacement of the "electronic equipment" including but not limited to "computer equipment" maintenance or the reinstallation or incompatibility of software.

- e. "Green" means products, materials, methods and processes certified by a "green authority" that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.
- f. "Green Authority" means an authority on "green" buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), Green Building Initiative Green Globes®, Energy Star Rating System or any other recognized "green" rating system.
- g. "Perishable goods" means stock preserved and maintained under controlled conditions and susceptible to loss or damage if the controlled conditions change.

- h.** “Power quality” means the conditions that allow electrical systems or equipment to operate as intended by limiting voltage fluctuations and other power influences that would adversely affect the operational performance and/or reduce the reliability, or the life-span of the electrical system.
- i.** “Production machinery” means any machine which processes, forms, shapes, or transports raw materials, materials in process, waste materials or finished products.
- j.** “Unauthorized instruction” means a virus, harmful code or similar instruction introduced into or enacted on a computer system or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation.

# COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as such under Section II – Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V – Definitions.

## SECTION I – COVERAGES

### COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

#### 1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section III – Limits Of Insurance; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to "bodily injury" and "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory";

- (2) The "bodily injury" or "property damage" occurs during the policy period; and

- (3) Prior to the policy period, no insured listed under Paragraph 1. of Section II – Who Is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known prior to the policy period.

- c. "Bodily injury" or "property damage" which occurs during the policy period and was not, prior to the policy period, known to have occurred by any insured listed under Paragraph 1. of Section II – Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim, includes any continuation, change or resumption of that "bodily injury" or "property damage" after the end of the policy period.

- d. "Bodily injury" or "property damage" will be deemed to have been known to have occurred at the earliest time when any insured listed under Paragraph 1. of Section II – Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim:

- (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
- (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage"; or
- (3) Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.

- e. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

## 2. Exclusions

This insurance does not apply to:

### a. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

### b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorneys' fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage", provided:
  - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract"; and
  - (b) Such attorneys' fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

### c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that insured; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the "occurrence" which caused the "bodily injury" or "property damage", involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

### d. Workers' Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

### e. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:
  - (a) Employment by the insured; or
  - (b) Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies whether the insured may be liable as an employer or in any other capacity and to any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

**f. Pollution**

(1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

(a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured. However, this subparagraph does not apply to:

(i) "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;

(ii) "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional insured with respect to your ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or

(iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";

(b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;

(c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:

(i) Any insured; or

(ii) Any person or organization for whom you may be legally responsible; or

(d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this subparagraph does not apply to:

(i) "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;

(ii) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or

(iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire".

(e) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".

(2) Any loss, cost or expense arising out of any:

- (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

**g. Aircraft, Auto Or Watercraft**

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- (2) A watercraft you do not own that is:
  - (a) Less than 26 feet long; and
  - (b) Not being used to carry persons or property for a charge;
- (3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

(5) "Bodily injury" or "property damage" arising out of:

- (a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or
- (b) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment".

**h. Mobile Equipment**

"Bodily injury" or "property damage" arising out of:

- (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

**i. War**

"Bodily injury" or "property damage", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

**j. Damage To Property**

"Property damage" to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you;

- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property damage" (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – Limits Of Insurance.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

**k. Damage To Your Product**

"Property damage" to "your product" arising out of it or any part of it.

**l. Damage To Your Work**

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

**m. Damage To Impaired Property Or Property Not Physically Injured**

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

**n. Recall Of Products, Work Or Impaired Property**

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

**o. Personal And Advertising Injury**

"Bodily injury" arising out of "personal and advertising injury".

**p. Electronic Data**

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

However, this exclusion does not apply to liability for damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

**q. Recording And Distribution Of Material Or Information In Violation Of Law**

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or

- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Exclusions c. through n. do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section III – Limits Of Insurance.

## **COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY**

### **1. Insuring Agreement**

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal and advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:
- (1) The amount we will pay for damages is limited as described in Section III – Limits Of Insurance; and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.
- No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.
- b. This insurance applies to "personal and advertising injury" caused by an offense arising out of your business but only if the offense was committed in the "coverage territory" during the policy period.

### **2. Exclusions**

This insurance does not apply to:

#### **a. Knowing Violation Of Rights Of Another**

"Personal and advertising injury" caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict "personal and advertising injury".

#### **b. Material Published With Knowledge Of Falsity**

"Personal and advertising injury" arising out of oral or written publication, in any manner, of material, if done by or at the direction of the insured with knowledge of its falsity.

#### **c. Material Published Prior To Policy Period**

"Personal and advertising injury" arising out of oral or written publication, in any manner, of material whose first publication took place before the beginning of the policy period.

#### **d. Criminal Acts**

"Personal and advertising injury" arising out of a criminal act committed by or at the direction of the insured.

#### **e. Contractual Liability**

"Personal and advertising injury" for which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

#### **f. Breach Of Contract**

"Personal and advertising injury" arising out of a breach of contract, except an implied contract to use another's advertising idea in your "advertisement".

#### **g. Quality Or Performance Of Goods – Failure To Conform To Statements**

"Personal and advertising injury" arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement".

#### **h. Wrong Description Of Prices**

"Personal and advertising injury" arising out of the wrong description of the price of goods, products or services stated in your "advertisement".



**i. Infringement Of Copyright, Patent, Trademark Or Trade Secret**

"Personal and advertising injury" arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. Under this exclusion, such other intellectual property rights do not include the use of another's advertising idea in your "advertisement".

However, this exclusion does not apply to infringement, in your "advertisement", of copyright, trade dress or slogan.

**j. Insureds In Media And Internet Type Businesses**

"Personal and advertising injury" committed by an insured whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **14.a.**, **b.** and **c.** of "personal and advertising injury" under the Definitions section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

**k. Electronic Chatrooms Or Bulletin Boards**

"Personal and advertising injury" arising out of an electronic chatroom or bulletin board the insured hosts, owns, or over which the insured exercises control.

**l. Unauthorized Use Of Another's Name Or Product**

"Personal and advertising injury" arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

**m. Pollution**

"Personal and advertising injury" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.

**n. Pollution-related**

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

**o. War**

"Personal and advertising injury", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

**p. Recording And Distribution Of Material Or Information In Violation Of Law**

"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

**COVERAGE C – MEDICAL PAYMENTS****1. Insuring Agreement**

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident:

- (1) On premises you own or rent;
  - (2) On ways next to premises you own or rent; or
  - (3) Because of your operations;
- provided that:

- (a) The accident takes place in the "coverage territory" and during the policy period;
- (b) The expenses are incurred and reported to us within one year of the date of the accident; and
- (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:

- (1) First aid administered at the time of an accident;
- (2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and
- (3) Necessary ambulance, hospital, professional nursing and funeral services.

**2. Exclusions**

We will not pay expenses for "bodily injury":

**a. Any Insured**

To any insured, except "volunteer workers".

**b. Hired Person**

To a person hired to do work for or on behalf of any insured or a tenant of any insured.

**c. Injury On Normally Occupied Premises**

To a person injured on that part of premises you own or rent that the person normally occupies.

**d. Workers' Compensation And Similar Laws**

To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

**e. Athletics Activities**

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

**f. Products-Completed Operations Hazard**

Included within the "products-completed operations hazard".

**g. Coverage A Exclusions**

Excluded under Coverage A.

**SUPPLEMENTARY PAYMENTS – COVERAGES A AND B**

1. We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

- a. All expenses we incur.
- b. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
- d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$250 a day because of time off from work.
- e. All court costs taxed against the insured in the "suit". However, these payments do not include attorneys' fees or attorneys' expenses taxed against the insured.
- f. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.

- g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

2. If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:
  - a. The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
  - b. This insurance applies to such liability assumed by the insured;
  - c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same "insured contract";
  - d. The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee;
  - e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and
  - f. The indemnitee:
    - (1) Agrees in writing to:
      - (a) Cooperate with us in the investigation, settlement or defense of the "suit";
      - (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";
      - (c) Notify any other insurer whose coverage is available to the indemnitee; and
      - (d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and
    - (2) Provides us with written authorization to:
      - (a) Obtain records and other information related to the "suit"; and
      - (b) Conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph **2.b.(2)** of Section I – Coverage A – Bodily Injury And Property Damage Liability, such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements or the conditions set forth above, or the terms of the agreement described in Paragraph f. above, are no longer met.

## SECTION II – WHO IS AN INSURED

1. If you are designated in the Declarations as:
  - a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
  - b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
  - c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
  - d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.
  - e. A trust, you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.

2. Each of the following is also an insured:

- a. Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" or "volunteer workers" are insureds for:

(1) "Bodily injury" or "personal and advertising injury":

- (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;
- (b) To the spouse, child, parent, brother or sister of that co-"employee" or "volunteer worker" as a consequence of Paragraph (1)(a) above;
- (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraph (1)(a) or (b) above; or
- (d) Arising out of his or her providing or failing to provide professional health care services.

(2) "Property damage" to property:

- (a) Owned, occupied or used by;
- (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by; you, any of your "employees", "volunteer workers", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

- b. Any person (other than your "employee" or "volunteer worker"), or any organization while acting as your real estate manager.

- c. Any person or organization having proper temporary custody of your property if you die, but only:

- (1) With respect to liability arising out of the maintenance or use of that property; and
- (2) Until your legal representative has been appointed.

- d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.

3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

- a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
- b. Coverage **A** does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
- c. Coverage **B** does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

### SECTION III – LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

- a. Insureds;
- b. Claims made or "suits" brought; or
- c. Persons or organizations making claims or bringing "suits".

2. The General Aggregate Limit is the most we will pay for the sum of:

- a. Medical expenses under Coverage **C**;
- b. Damages under Coverage **A**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and
- c. Damages under Coverage **B**.

3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage **A** for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
4. Subject to Paragraph 2. above, the Personal And Advertising Injury Limit is the most we will pay under Coverage **B** for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization.
5. Subject to Paragraph 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
  - a. Damages under Coverage **A**; and
  - b. Medical expenses under Coverage **C**
 because of all "bodily injury" and "property damage" arising out of any one "occurrence".
6. Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage **A** for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to Paragraph 5. above, the Medical Expense Limit is the most we will pay under Coverage **C** for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

#### **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**

##### **1. Bankruptcy**

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

##### **2. Duties In The Event Of Occurrence, Offense, Claim Or Suit**

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:
  - (1) How, when and where the "occurrence" or offense took place;
  - (2) The names and addresses of any injured persons and witnesses; and

- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

- b. If a claim is made or "suit" is brought against any insured, you must:

- (1) Immediately record the specifics of the claim or "suit" and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

- c. You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.

- d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

##### **3. Legal Action Against Us**

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

#### 4. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages **A** or **B** of this Coverage Part, our obligations are limited as follows:

##### a. Primary Insurance

This insurance is primary except when Paragraph **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph **c.** below.

##### b. Excess Insurance

###### (1) This insurance is excess over:

- (a) Any of the other insurance, whether primary, excess, contingent or on any other basis:
  - (i) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
  - (ii) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
  - (iii) That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner; or
  - (iv) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion **g.** of Section **I** – Coverage **A** – Bodily Injury And Property Damage Liability.
- (b) Any other primary insurance available to you covering liability for damages arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional insured.

- (2) When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

- (3) When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (b) The total of all deductible and self-insured amounts under all that other insurance.

- (4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

##### c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

#### 5. Premium Audit

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
- c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

#### 6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;

- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

#### **7. Separation Of Insureds**

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

#### **8. Transfer Of Rights Of Recovery Against Others To Us**

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

#### **9. When We Do Not Renew**

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

### **SECTION V – DEFINITIONS**

1. "Advertisement" means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
  - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
  - b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.
2. "Auto" means:
  - a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
  - b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

4. "Coverage territory" means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph a. above; or
- c. All other parts of the world if the injury or damage arises out of:
  - (1) Goods or products made or sold by you in the territory described in Paragraph a. above;
  - (2) The activities of a person whose home is in the territory described in Paragraph a. above, but is away for a short time on your business; or
  - (3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication;

provided the insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in Paragraph a. above or in a settlement we agree to.

5. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
6. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, bylaws or any other similar governing document.
7. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.
8. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:
  - a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
  - b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by the repair, replacement, adjustment or removal of "your product" or "your work" or your fulfilling the terms of the contract or agreement.

**9. "Insured contract" means:**

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
  - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
  - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.

**10. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".**

**11. "Loading or unloading" means the handling of property:**

- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto";
- b. While it is in or on an aircraft, watercraft or "auto"; or
- c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".

**12. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:**

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
  - (1) Power cranes, shovels, loaders, diggers or drills; or
  - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in Paragraph a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
  - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
  - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in Paragraph a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.



However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
  - (a) Snow removal;
  - (b) Road maintenance, but not construction or resurfacing; or
  - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

**13.** "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

**14.** "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e. Oral or written publication, in any manner, of material that violates a person's right of privacy;
- f. The use of another's advertising idea in your "advertisement"; or
- g. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

**15.** "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

**16.** "Products-completed operations hazard":

- a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:

- (1) Products that are still in your physical possession; or
- (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
  - (a) When all of the work called for in your contract has been completed.
  - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
  - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- b. Does not include "bodily injury" or "property damage" arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured;
- (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-completed operations are subject to the General Aggregate Limit.

**17.** "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

**18.** "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies are alleged. "Suit" includes:

- a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

**19.** "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

**20.** "Volunteer worker" means a person who is not your "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

**21.** "Your product":

a. Means:

- (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
  - (a) You;
  - (b) Others trading under your name; or
  - (c) A person or organization whose business or assets you have acquired; and
- (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

b. Includes:

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
- (2) The providing of or failure to provide warnings or instructions.

c. Does not include vending machines or other property rented to or located for the use of others but not sold.

**22.** "Your work":

a. Means:

- (1) Work or operations performed by you or on your behalf; and
- (2) Materials, parts or equipment furnished in connection with such work or operations.

b. Includes:

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
- (2) The providing of or failure to provide warnings or instructions.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION – ACCESS OR DISCLOSURE OF  
CONFIDENTIAL OR PERSONAL INFORMATION AND  
DATA-RELATED LIABILITY – WITH  
LIMITED BODILY INJURY EXCEPTION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Exclusion 2.p. of **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

**2. Exclusions**

This insurance does not apply to:

- p. **Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability**

Damages arising out of:

- (1) Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- B. The following is added to Paragraph 2. **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Access Or Disclosure Of Confidential Or Personal Information**

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## EXCLUSION – UNMANNED AIRCRAFT

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Exclusion **2.g. Aircraft, Auto Or Watercraft** under **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

#### 2. Exclusions

This insurance does not apply to:

##### g. Aircraft, Auto Or Watercraft

###### (1) Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **g.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

###### (2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph **g.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This Paragraph **g.(2)** does not apply to:

- (a) A watercraft while ashore on premises you own or rent;
- (b) A watercraft you do not own that is:
  - (i) Less than 26 feet long; and
  - (ii) Not being used to carry persons or property for a charge;
- (c) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (d) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

(e) "Bodily injury" or "property damage" arising out of:

(i) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(ii) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment".

**B. The following exclusion is added to Paragraph 2. Exclusions of Coverage B – Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Unmanned Aircraft**

"Personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

a. The use of another's advertising idea in your "advertisement"; or

b. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

**C. The following definition is added to the Definitions section:**

"Unmanned aircraft" means an aircraft that is not:

1. Designed;

2. Manufactured; or

3. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## COMMUNICABLE DISEASE EXCLUSION

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2. **Exclusions** of Section I – **Coverage A – Bodily Injury And Property Damage Liability**:

**2. Exclusions**

This insurance does not apply to:

**Communicable Disease**

"Bodily injury" or "property damage" arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- b. Testing for a communicable disease;
- c. Failure to prevent the spread of the disease; or
- d. Failure to report the disease to authorities.

- B. The following exclusion is added to Paragraph 2. **Exclusions** of Section I – **Coverage B – Personal And Advertising Injury Liability**:

**2. Exclusions**

This insurance does not apply to:

**Communicable Disease**

"Personal and advertising injury" arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- b. Testing for a communicable disease;
- c. Failure to prevent the spread of the disease; or
- d. Failure to report the disease to authorities.

COMMERCIAL GENERAL LIABILITY  
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## EMPLOYMENT-RELATED PRACTICES EXCLUSION

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

**A. The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:**

This insurance does not apply to:

"Bodily injury" to:

- (1) A person arising out of any:
  - (a) Refusal to employ that person;
  - (b) Termination of that person's employment; or
  - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the injury-causing event described in Paragraphs (a), (b) or (c) above occurs before employment, during employment or after employment of that person;
- (2) Whether the insured may be liable as an employer or in any other capacity; and
- (3) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

**B. The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

This insurance does not apply to:

"Personal and advertising injury" to:

- (1) A person arising out of any:
  - (a) Refusal to employ that person;
  - (b) Termination of that person's employment; or
  - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "personal and advertising injury" to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the injury-causing event described in Paragraphs (a), (b) or (c) above occurs before employment, during employment or after employment of that person;
- (2) Whether the insured may be liable as an employer or in any other capacity; and
- (3) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## FUNGI OR BACTERIA EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2. **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:**

**2. Exclusions**

This insurance does not apply to:

**Fungi Or Bacteria**

- a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
- b. Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

This exclusion does not apply to any "fungi" or bacteria that are, are on, or are contained in, a good or product intended for bodily consumption.

- B. The following exclusion is added to Paragraph 2. **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Fungi Or Bacteria**

- a. "Personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury.
- b. Any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

- C. The following definition is added to the **Definitions** Section:

"Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
UNDERGROUND STORAGE TANK POLICY

**A. The following exclusion is added:**

This insurance does not apply to:

**TERRORISM**

"Any injury or damage" arising, directly or indirectly, out of an "other act of terrorism" that is committed outside of the United States (including its territories and possessions and Puerto Rico), but within the "coverage territory". However, this exclusion applies only when one or more of the following are attributed to such act:

1. The total of insured damage to all types of property exceeds \$25,000,000 (valued in U.S. dollars). In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the terrorism and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
2. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
  - a. Physical injury that involves a substantial risk of death; or
  - b. Protracted and obvious physical disfigurement; or

- c. Protracted loss of or impairment of the function of a bodily member or organ; or

3. The terrorism involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
4. The terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
5. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the terrorism was to release such materials.

With respect to this exclusion, Paragraphs 1. and 2. describe the thresholds used to measure the magnitude of an incident of an "other act of terrorism" and the circumstances in which the threshold will apply for the purpose of determining whether this exclusion will apply to that incident.

**B. The following definitions are added:**

1. For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any Coverage Part to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "injury" or "environmental damage" as may be defined in any applicable Coverage Part.

2. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
  - a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act;
  - b. The act resulted in damage:
    - (1) Within the United States (including its territories and possessions and Puerto Rico); or
    - (2) Outside of the United States in the case of:
      - (a) An air carrier (as defined in Section 40102 of title 49, United States Code) or United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or
      - (b) The premises of any United States mission; and
  - c. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
3. "Other act of terrorism" means a violent act or an act that is dangerous to human life, property or infrastructure that is committed by an individual or individuals and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not a "certified act of terrorism".
 

Multiple incidents of an "other act of terrorism" which occur within a seventy-two hour period and appear to be carried out in concert or to have a related purpose or common leadership shall be considered to be one incident.

  - C. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Part.
  - D. If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
UNDERGROUND STORAGE TANK POLICY

**A. The following exclusion is added:**

This insurance does not apply to:

**TERRORISM PUNITIVE DAMAGES**

Damages arising, directly or indirectly, out of a "certified act of terrorism" that are awarded as punitive damages.

**B. The following definition is added:**

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and

2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**C. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Part.**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **SILICA OR SILICA-RELATED DUST EXCLUSION**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

- A. The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:**

**2. Exclusions**

This insurance does not apply to:

**Silica Or Silica-Related Dust**

- a. "Bodily injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, or ingestion of, "silica" or "silica-related dust".
- b. "Property damage" arising, in whole or in part, out of the actual, alleged, threatened or suspected contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".
- c. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "silica" or "silica-related dust", by any insured or by any other person or entity.

- B. The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Silica Or Silica-Related Dust**

- a. "Personal and advertising injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, "silica" or "silica-related dust".
  - b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "silica" or "silica-related dust", by any insured or by any other person or entity.
- C. The following definitions are added to the Definitions Section:**
1. "Silica" means silicon dioxide (occurring in crystalline, amorphous and impure forms), silica particles, silica dust or silica compounds.
  2. "Silica-related dust" means a mixture or combination of silica and other dust or particles.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**AMENDMENT OF INSURED CONTRACT DEFINITION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

The definition of "insured contract" in the **Definitions** section is replaced by the following:

"Insured contract" means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization, provided the "bodily injury" or "property damage" is caused, in whole or in part, by you or by those acting on your behalf. However, such part of a contract or agreement shall only be considered an "insured contract" to the extent your assumption of the tort liability is permitted by law. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph **f.** does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
  - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
  - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION - LEAD CONTAMINATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY**  
**COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY**  
**COVERAGE C – MEDICAL PAYMENTS**

This endorsement modifies the above Coverages to exclude occurrences at or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to any insured that results in:

- a. "Bodily Injury" arising out of lead contamination, or out of the ingestion, inhalation, use, absorption, handling or contact with lead in any form;
- b. "Property Damage" arising from any form of lead;
- c. "Personal and advertising injury" arising from any form of lead;
- d. "Medical Payments" arising from any form of lead;
- e. Any loss, cost or expense arising out of any request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of lead; or
- f. Any loss, cost or expense arising out of any claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of lead.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## ASBESTOS EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2., Exclusions of **Section I – Coverage A Bodily Injury And Property Damage Liability**

#### 2. Exclusions

This insurance does not apply to:

#### Asbestos or Asbestos Related Products

- a. "Bodily injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, ingestion of, contact with, exposure to, existence of, or presence of "asbestos", in any manner or form, or in combination with any other factors, substances or events.
- b. "Property damage" arising, in whole or in part, out of the actual, alleged, threatened or suspected contact with, exposure to, existence of, or presence of, "asbestos" or products containing "asbestos"
- c. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for; monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, manufacturing, sale, storage, transportation, control, dispersal, release, leakage, removal or disposing of, or in any way responding to or assessing the effects of, "asbestos" or products containing "asbestos", by any insured or by any other person or entity.
- d. Any other claim for damages, demands, costs, expenses or reimbursement of costs or expenses relating to or arising from "asbestos".

However, this exclusion does not apply to "bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire".

- B. The following exclusion is added to Paragraph 2., Exclusions of **Section I – Coverage B-Personal And Advertising Injury Liability**:

#### 2. Exclusions

This insurance does not apply to:

#### Asbestos or Asbestos Related Products

- a. "Personal and advertising injury" arising, in whole or in part, out of the actual, alleged, threatened or suspected inhalation of, ingestion of, contact with, exposure to, existence of, or presence of "asbestos", in any manner or form, or in combination with any other factors, substances or events.
- b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for; monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, manufacturing, sale, storage, transportation, control, dispersal, release, leakage, removal or disposing of, or in any way responding to or assessing the effects of, "asbestos" or products containing "asbestos", by any insured or by any other person or entity.
- c. Any other claim for damages, demands, costs, expenses or reimbursement of costs or expenses relating to or arising from "asbestos".

- C. The following definition is added to the Definitions Section:

**"Asbestos"** For the purpose of this exclusion, "asbestos" means any type or form of asbestos, including but not limited to asbestos products or goods, asbestos fibers, asbestos materials, and any dusts, gases, by-products, vapors, or odors that are released or produced by asbestos or asbestos products, goods, fibers or material.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **LIABILITY ADDITIONAL COVERAGE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

This Index is a quick reference to the various coverages and causes of loss provided by this endorsement. No coverage is provided by this index. Refer to the pages indicated to determine the scope of your insurance coverage.

### **Index of Coverages**

<u><b>Coverage</b></u>	<u><b>Page</b></u>
<b>SUPPLEMENTARY PAYMENTS (BAIL BONDS).....</b>	<b>1</b>
<b>FIRE, LIGHTNING AND EXPLOSION DAMAGE TO PREMISES YOU RENT .....</b>	<b>1</b>
<b>LIMITED EXCEPTION FOR A SHORT-TERM POLLUTION EVENT .....</b>	<b>2</b>
<b>NON-OWNED WATERCRAFT .....</b>	<b>2</b>
<b>AGGREGATE LIMITS OF INSURANCE (PER LOCATION) .....</b>	<b>2</b>
<b>BODILY INJURY (MENTAL ANGUISH) .....</b>	<b>3</b>
<b>PRIMARY AND NONCONTRIBUTORY (OTHER INSURANCE) .....</b>	<b>3</b>

**SUPPLEMENTARY PAYMENTS (BAIL BONDS)**

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B Paragraph 1.b. is amended to read as follows:

- b. Up to \$1,000 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.

**FIRE, LIGHTNING AND EXPLOSION DAMAGE TO PREMISES YOU RENT**

If DAMAGE TO PREMISES RENTED TO YOU under COVERAGE A is not otherwise excluded from this policy, the following applies:

- A. SECTION I – COVERAGE A, 2. Exclusions, the last paragraph is amended to read as follows:**

Exclusions c. through n. do not apply to damage by fire, lightning or “explosion” to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section III – Limits Of Insurance.

- B. SECTION III - LIMITS OF INSURANCE** Paragraph 6. is amended to read as follows:

- 6. Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for damages because of “property damage” to any one premises, while rented to you, or in the case of damage by fire, lightning or “explosion”, while rented to you or temporarily occupied by you with permission of the owner.

- C. SECTION IV – CONDITIONS** Item 4. Other Insurance, Paragraph b. Excess Insurance is amended to add the following:

This insurance is excess over:

Any of the other insurance, whether primary, excess, contingent or on any other basis:

For Lightning or “Explosion” insurance for premises rented to you or temporarily occupied by you with permission of the owner.

- D. For the purpose of this endorsement, SECTION V – DEFINITIONS** Paragraph 9.a. of “Insured contract” is amended to read as follows:

- 9. “Insured contract” means:



- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire, lightning or "explosion" to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";

**E. For the purpose of this endorsement, SECTION V – DEFINITIONS is amended to add the following definition:**

"Explosion" means a sudden release of expanding pressure accompanied by a noise, an eruption of material and the scattering of debris to locations further than would have resulted by gravity alone.

"Explosion" does not include any of the following:

1. Artificially generated electrical current including electrical arcing that disturbs electrical devices, appliances or wires;
2. Rupture or bursting of water pipes;
3. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control; or
4. Rupture or bursting caused by centrifugal force.

**LIMITED EXCEPTION FOR A SHORT-TERM POLLUTION EVENT**

SECTION I – COVERAGE A, 2. Exclusions, paragraph f. POLLUTION Items (1)(a) and (1)(d) are amended to include:

- (iv) "Bodily Injury" or "property damage" arising out of a "short-term pollution event" provided you notify us of the "short-term pollution event" as soon as practicable, but no more than fourteen (14) days after its ending. However, failure to give notice within the time prescribed shall not invalidate any claim made by the insured or by any other claimant if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as soon as was reasonably possible.

For the purpose of this endorsement, SECTION V DEFINITIONS is amended to add the following definition:

"Short-term pollution event" means a discharge, dispersal, release or escape of "pollutants" which:

- a. Begins during the policy period;
- b. Begins at an identified time and place;
- c. Ends, in its entirety, at an identified time within forty-eight (48) hours of the beginning of the discharge, dispersal, release or escape of the "pollutants";

- d. Is not a repeat or resumption of a previous discharge, dispersal, release or escape of the same pollutant from essentially the same source within twelve (12) months of a previous discharge, dispersal, release or escape;
- e. Does not originate from an "underground storage tank"; and
- f. Is not heat, smoke or fumes from a "hostile fire".

To be a "short-term pollution event", the discharge, dispersal, release or escape of "pollutants" need not be continuous. However, if the discharge, dispersal, release or escape is not continuous, then all discharges, dispersals, releases or escapes of the same "pollutants" from essentially the same source, considered together, must satisfy Provisions a. through f. of this definition to be considered a "short-term pollution event".

"Underground storage tank" means any storage tank, including any attached pumps, valves or piping, buried below the surface of the ground or water, or which, at any time, had been buried under the surface of the ground or water and then subsequently exposed by any means. For the purposes of this definition, buried means that at least 10% of it is below the surface of the ground or water.

The most we will pay is \$25,000 for the sum of all such "bodily injury" or "property damage" arising out of a "short-term pollution event" occurring during each separate 12 month period of this policy.

**NON-OWNED WATERCRAFT**

SECTION I – COVERAGE A, 2. Exclusions, paragraph g.(2) is amended to read as follows:

- (2) A watercraft you do not own that is:
  - (a) Less than 51 feet long; and
  - (b) Not being used to carry persons or property for a charge;

**AGGREGATE LIMITS OF INSURANCE (PER LOCATION)**

SECTION III - LIMITS OF INSURANCE is amended to add the following:

The General Aggregate Limit applies separately to each "location" owned by or rented to you or temporarily occupied by you with the permission of the owner.

For the purpose of this endorsement, SECTION V DEFINITIONS is amended to add the following definition:

"Location" means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

The provisions of SECTION III - LIMITS OF INSURANCE that were not modified by this endorsement shall continue to apply as stipulated.

**BODILY INJURY (MENTAL ANGUISH)**

SECTION V – DEFINITIONS Paragraph 3. "Bodily Injury" is amended to read as follows:

3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from any of these at any time.

**PRIMARY AND NONCONTRIBUTORY (OTHER INSURANCE)**

SECTION IV – CONDITIONS Item 4. Other Insurance is amended to add the following:

**Primary And Noncontributory Insurance**

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

- (1) The additional insured is a Named Insured under such other insurance; and
- (2) You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

COMMERCIAL GENERAL LIABILITY  
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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**TOBACCO HEALTH HAZARD EXCLUSION**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM**

- A. Paragraph 2. Exclusions of SECTION I – COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY and Paragraph 2. Exclusions of SECTION I – COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY are amended to add the following:**

This insurance does not apply to any liability or damages, including expenses for investigation of defense, arising out of or allegedly arising out of:

1. "Health hazards" from the use of "tobacco products";
2. "Health hazards" caused by or contributed to by second-hand smoke from "tobacco products";
3. The furnishing of "tobacco products" to a person under the legal smoking age;
4. The manufacture, sale, handling, or distribution of "tobacco products";
5. Any statute, ordinance, or regulation relating to the sale, gift, distribution, or use of "tobacco products"; or
6. Any act or failure to act in connection with "tobacco products", including without limitation
  - a. the providing of or failure to provide warnings or instructions;
  - b. the promotion of the use or consumption of "tobacco products";
  - c. any warranties or representations made at any time with respect to the fitness, quality, durability or performance of "tobacco products".

- B. For the purposes of this endorsement, SECTION V – DEFINITIONS is amended to add the following:**

1. "Health hazards" include, but are not limited to, the actual or alleged emergence, contraction, aggravation or exacerbation or fear of the emergence, contraction, aggravation or exacerbation of any form of cancer, cancerous or precancerous condition, arteriosclerosis, heart disease, emphysema, lung disease or any other injury, disease, malady or impairment of the health of the human body arising out of, in whole or in part, the:
  - a. Ingestion, consumption, inhalation or use of; or
  - b. Exposure to the ingestion, consumption, inhalation or use of;  
any "tobacco product".
2. "Tobacco product" includes, but is not limited to, tobacco (including raw and cured tobacco), cigars and cigar wrappers, pipes and pipe tobacco, cigarette filters, snuff, chewing tobacco, smokeless tobacco products, tobacco substitutes, cigarettes and cigarette paper, gaseous or solid residues or byproducts of tobacco use or consumption, smoke from any of the above, and any chemical, mineral, or other product sprayed on, applied to or found within or used in conjunction with, any of the above.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – ALL HAZARDS IN CONNECTION WITH AN  
ELECTRONIC SMOKING DEVICE, ITS VAPOR,  
COMPONENT PARTS, EQUIPMENT AND ACCESSORIES**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A. The following exclusion is added:**

This insurance does not apply to:

Electronic Smoking Device

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the following:

1. The design, manufacture, distribution, sale, maintenance, use or repair of:
  - a. An "electronic smoking device"; or
  - b. Any component part of, or equipment or accessory designed for use with an "electronic smoking device", including, but not limited to, a mouthpiece, tube, tank, connector, atomizer, cartomizer, clearomizer, coil, battery, charger, cartridge, liquid, flavoring, solutions of any kind, or ingredients therein;
2. The actual, alleged, threatened or suspected inhalation of, contact with, exposure to, existence of, or presence of, vapor delivered from an "electronic smoking device"; or
3. Any component part of, or equipment or accessory designed for use with an "electronic smoking device", including, but not limited to those items listed in Paragraph A.1.b. of this endorsement, and in connection with the actual, alleged, threatened or suspected inhalation of, contact with, exposure to, existence of, or presence of, vapor delivered from an "electronic smoking device".

**B. The following definition is added:**

"Electronic smoking device" means a battery-powered device that delivers a vaporized inhalable substance through a mouthpiece. "Electronic smoking devices" include, but are not limited to, battery-powered:

1. Cigarettes;
2. Pipes;
3. Cigars;
4. Hookahs; and
5. Vaporizers, other than steam or mist inhalers.

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CGHG4014 0720

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CANNABIS EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

**A. The following exclusion is added:**

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of:
  - a. The design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of "cannabis"; or
  - b. The actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of "cannabis"; or
2. "Property damage" to "cannabis".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved that which is described in Paragraph **A.1.** or **A.2.** above.

However, Paragraph **A.1.b.** does not apply to "bodily injury" or "property damage" arising out of the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, or contact with, "cannabis" by:

- (1) An insured; or
- (2) Any other person for whom you are legally responsible

but only if the "bodily injury" or "property damage" does not arise out of your selling, serving or furnishing of "cannabis" to any person described above.

**B. The exclusion in Paragraph A. does not apply to "personal and advertising injury" arising out of the following offenses:**

1. False arrest, detention or imprisonment; or
2. The wrongful eviction from, wrongful entry into, or invasion of the right or private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor.

**C. The following definition is added to the Definitions section:**

"Cannabis":

**1. Means:**

Any good or product that consists of or contains any amount of Tetrahydrocannabinol (THC) or any other cannabinoid, regardless of whether any such THC or cannabinoid is natural or synthetic.

**2. Paragraph C.1. above includes, but is not limited to, any of the following containing such THC or cannabinoid:**

- a. Any plant of the genus Cannabis L., or any part thereof, such as seeds, stems, flowers, stalks and roots; or
- b. Any compound, byproduct, extract, derivative, mixture or combination, such as:

(1) Resin, oil or wax;

(2) Hash or hemp; or

(3) Infused liquid or edible cannabis;

whether or not derived from any plant or part of any plant set forth in Paragraph **C.2.a.**

COMMERCIAL GENERAL LIABILITY  
CGHG42 1017

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**AUDIT NONCOMPLIANCE FACTOR ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE FORM

**Schedule:**

**Exposure:** Estimated Annual Payroll, Gross Sales, Admissions, Gallons and/or Total Cost

**ANF Multiplier:** Two Times (2.0)

**A. SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS/LIQUOR LIABILITY CONDITIONS. Paragraph 5. Premium Audit** is amended to add the following:

If you do not allow us to examine your records needed for premium computation of this policy, and/or you do not provide audit information as requested, we may apply an Audit Noncompliance Factor (ANF) to your policy which will result in additional premium due.

The ANF will apply regardless of the audit type, i.e. mail/email, telephone, computer, and physical audits unless otherwise provided by state law.

The charge will be computed by applying the **ANF Multiplier** by the applicable **Exposure** shown in the schedule above.

In order to apply the ANF on this policy,

1. The company must comply with all applicable state laws and/or regulations related to the audit of this policy.
2. This endorsement must be attached to the policy at the inception of the policy term being audited.

3. The company must make two attempts to complete the audit and/or obtain the audit information. On the second attempt, the policyholder and/or agent of the policyholder must be advised that if the employer continues not to comply with the audit the ANF will be added and an additional premium will be due.
4. The audit file must be documented to show the attempts made to obtain the required audit information.

If the ANF is applied and the policyholder allows the audit, the final premium will be based on the results of the audit and the ANF will be removed.

If the ANF is not paid but the policyholder allows the audit, the final premium will be based on the results of the audit and the ANF will be removed from the policy.

If the ANF is applied and the audit is refused or there is noncompliance, the final premium determination will be based on the result of applying the ANF Multiplier to the estimated annual exposure.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT**

(Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
FARM COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
UNDERGROUND STORAGE TANK POLICY

**1. The insurance does not apply:**

**A. Under any Liability Coverage, to "bodily injury" or "property damage":**

- (1)** With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2)** Resulting from the "hazardous properties" of "nuclear material" and with respect to which **(a)** any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or **(b)** the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

**B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.**

**C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:**

- (1)** The "nuclear material" **(a)** is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or **(b)** has been discharged or dispersed therefrom;
- (2)** The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
- (3)** The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion **(3)** applies only to "property damage" to such "nuclear facility" and any property thereat.

**2. As used in this endorsement:**

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material **(a)** containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and **(b)** resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a)** Any "nuclear reactor";
- (b)** Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";

- (c)** Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

- (d)** Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.



POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY  
CG 20 18 04 13**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****ADDITIONAL INSURED –  
MORTGAGEE, ASSIGNEE OR RECEIVER**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

Name Of Person(s) Or Organization(s)	Designation Of Premises
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

**A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to their liability as mortgagee, assignee, or receiver and arising out of the ownership, maintenance, or use of the premises by you and shown in the Schedule.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

**B.** This insurance does not apply to structural alterations, new construction and demolition operations performed by or for that person or organization.

**C.** With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY  
CG 21 44 04 17

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**LIMITATION OF COVERAGE TO DESIGNATED  
PREMISES, PROJECT OR OPERATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

<b>Premises:</b>	
<b>Project Or Operation:</b>	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. If this endorsement is attached to Commercial General Liability Coverage Form **CG 00 01**, the provisions under this Paragraph A. apply:

1. Paragraph 1.b. under **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

b. This insurance applies to "bodily injury" and "property damage" caused by an "occurrence" that takes place in the "coverage territory" only if:

(1) The "bodily injury" or "property damage":

(a) Occurs on the premises shown in the Schedule or the grounds and structures appurtenant to those premises; or

(b) Arises out of the project or operation shown in the Schedule;

(2) The "bodily injury" or "property damage" occurs during the policy period; and

(3) Prior to the policy period, no insured listed under Paragraph 1. of Section II – Who Is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known prior to the policy period.

2. Paragraph 1.b. under **Section I – Coverage B – Personal And Advertising Injury Liability** is replaced by the following:

b. This insurance applies to "personal and advertising injury" caused by an offense committed in the "coverage territory" but only if:

(1) The offense arises out of your business:

(a) Performed on the premises shown in the Schedule; or

(b) In connection with the project or operation shown in the Schedule; and

(2) The offense was committed during the policy period.

However, with respect to Paragraph **1.b.(1)(a)** of this Insuring Agreement, if the "personal and advertising injury" is caused by:

(1) False arrest, detention or imprisonment; or

(2) The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;

then such offense must arise out of your business performed on the premises shown in the Schedule and the offense must have been committed on the premises shown in the Schedule or the grounds and structures appurtenant to those premises.

3. Paragraph **1.a.** under **Section I – Coverage C – Medical Payments** is replaced by the following:

a. We will pay medical expenses as described below for "bodily injury" caused by an accident that takes place in the "coverage territory" if the "bodily injury":

(1) Occurs on the premises shown in the Schedule or the grounds and structures appurtenant to those premises; or

(2) Arises out of the project or operation shown in the Schedule;

provided that:

(a) The accident takes place during the policy period;

(b) The expenses are incurred and reported to us within one year of the date of the accident; and

(c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

B. If this endorsement is attached to Commercial General Liability Coverage Form **CG 00 02**, the provisions under this Paragraph **B.** apply:

1. Paragraph **1.b.** under **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

b. This insurance applies to "bodily injury" and "property damage" caused by an "occurrence" that takes place in the "coverage territory" only if:

(1) The "bodily injury" or "property damage":

(a) Occurs on the premises shown in the Schedule or the grounds and structures appurtenant to those premises; or

(b) Arises out of the project or operation shown in the Schedule;

(2) The "bodily injury" or "property damage" did not occur before the Retroactive Date, if any, shown in the Declarations or after the end of the policy period; and

(3) A claim for damages because of the "bodily injury" or "property damage" is first made against any insured, in accordance with Paragraph **1.c.** of this Insuring Agreement, during the policy period or any Extended Reporting Period we provide under Section **V – Extended Reporting Periods**.

2. Paragraph **1.b.** under **Section I – Coverage B – Personal And Advertising Injury Liability** is replaced by the following:

b. This insurance applies to "personal and advertising injury" caused by an offense committed in the "coverage territory" but only if:

(1) The offense arises out of your business:

(a) Performed on the premises shown in the Schedule; or

(b) In connection with the project or operation shown in the Schedule;

(2) The offense was not committed before the Retroactive Date, if any, shown in the Declarations or after the end of the policy period; and

- (3) A claim for damages because of the "personal and advertising injury" is first made against any insured, in accordance with Paragraph **1.c.** of this Insuring Agreement, during the policy period or any Extended Reporting Period we provide under Section **V – Extended Reporting Periods**.

However, with respect to Paragraph **1.b.(1)(a)** of this Insuring Agreement, if the "personal and advertising injury" is caused by:

- (1) False arrest, detention or imprisonment; or
- (2) The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;

then such offense must arise out of your business performed on the premises shown in the Schedule and the offense must have been committed on the premises shown in the Schedule or the grounds and structures appurtenant to those premises.

3. Paragraph **1.a.** under **Section I – Coverage C – Medical Payments** is replaced by the following:

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident that takes place in the "coverage territory" if the "bodily injury":

- (1) Occurs on the premises shown in the Schedule or the grounds and structures appurtenant to those premises; or
- (2) Arises out of the project or operation shown in the Schedule;

provided that:

- (a) The accident takes place during the policy period;
- (b) The expenses are incurred and reported to us within one year of the date of the accident; and
- (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

**HIRED AUTO AND NON-OWNED AUTO LIABILITY**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART.****SCHEDULE**

Insurance is provided only with respect to those coverages for which a specific premium charge is shown:

<b>Coverage</b>	<b>Additional Premium</b>
Non-Ownership Liability	\$
Hired Auto Liability	\$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

**HIRED AUTO LIABILITY**

The insurance provided under COVERAGE A (Section I) applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your employees in the course of your business.

With respect to the insurance provided by this endorsement:

1. The exclusions, under COVERAGE A (Section I), other than exclusions a, b, d, f and i and the Nuclear Energy Liability Exclusion (Broad Form) are deleted and replaced by the following:

- a. "Bodily injury:"

- (1) To an employee of the insured arising out of and in the course of employment by the insured; or
- (2) To the spouse, child, parent, brother or sister of that employee as a consequence of (1) above.

**This exclusion applies:**

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of injury.

**This exclusion does not apply to:**

- (1) Liability assumed by the insured under an "insured contract;" or
- (2) "Bodily injury" arising out of and in the course of domestic employment by the insured unless benefits for such injury are in whole or in part either payable or required to be provided under any workers compensation law.

- b. "Property damage" to:

- (1) Property owned or being transported by, or rented or loaned to the insured; or
- (2) Property in the care, custody or control of the insured.

2. WHO IS AN INSURED (Section II) is replaced by the following:

Each of the following is an insured under this insurance to the extent set forth below:

- a. You;
- b. Any other person using a "hired auto" with your permission;
- c. With respect to a "non-owned auto," any partner or executive officer of yours, but only while such "non-owned auto" is being used in your business.
- d. Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under a., b., or c. above.

**None of the following is an insured:**

- a. Any person engaged in the business of his or her employer with respect to "bodily injury" to any co-employee of such person injured in the course of employment;
- b. Any partner or executive officer with respect to any "auto" owned by such partner or officer or a member of his or her household;
- c. Any person while employed in or otherwise engaged in duties in connection with an "auto business," other than an "auto business" you operate;
- d. The owner or lessee (of whom you are a sublessee) or a "hired auto" or the owner of a "non-owned auto" or any agent or employee of any such owner or lessee;
- e. Any person or organization with respect to the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.

**NON-OWNED AUTO LIABILITY**

The insurance provided under COVERAGE A (Section I) applies to "bodily injury" or "property damage" arising out of the use of any "non-owned auto" in your business by any person other than you.

The following additional definitions apply:

- "Auto business" means the business or occupation of selling, repairing, servicing, storing or parking "autos."
- "Hired auto" means any "auto" you lease, hire, or borrow. This does not include any "auto" you lease, hire, or borrow from any of your employees or members of their households, or from any partner or executive officer of yours.
- "Non-owned auto" means any "auto" you do not own, lease, hire, or borrow which are used in connection with your business. However, if you are a partnership a "non-owned auto" does not include any auto owned by any partner.

**LIMITS OF INSURANCE**

Limits of Insurance (Section III) is replaced by the following:

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
  - a. Insureds;
  - b. Claims made or "suits" brought; or
  - c. Persons or organizations making claims or bringing "suits."
2. The Each Occurrence Limit is the most we will pay for the sum of damages under COVERAGE A because of all "bodily injury" and "property damage" arising out of any one "occurrence."

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY  
CG 20 11 04 13

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – MANAGERS OR  
LESSORS OF PREMISES**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

<b>Designation Of Premises (Part Leased To You):</b>
<b>Name Of Person(s) Or Organization(s) (Additional Insured):</b>
<b>Additional Premium:     \$</b>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule and subject to the following additional exclusions:

This insurance does not apply to:

1. Any "occurrence" which takes place after you cease to be a tenant in that premises.
2. Structural alterations, new construction or demolition operations performed by or on behalf of the person(s) or organization(s) shown in the Schedule.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and

2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

**B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

**Company:** The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

**Policy Number:** 9203316      **Renewal of:** New**COMMERCIAL LINES POLICY**

## ENDORSEMENT SUMMARY

**Named Insured and Mailing Address**

SB REIM LLC  
 1010 WISCONSIN AVE NW  
 Washington, DC 20007

**Agency Name and Address**

1713-BAS      HOWARD INSURANCE AGENCY, INC.  
 6900 WISCONSIN AVE, FIFTH FLOOR  
 CHEVY CHASE, MD 20815  
 3016522500

**Policy Period:** From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.**In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.**

FORM OF BUSINESS: INDIVIDUAL

BUSINESS DESCRIPTION: BUILDING OWNER This endorsement is effective 02/01/2021.

FORM CPHG43 IS AMENDED TO INCLUDE  
 COVERAGE FOR 1320-1330 AND 1340-1350 DELK ROAD.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.  
 THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	NEW ANNUAL PREMIUM	PREVIOUS ANNUAL PREMIUM
Commercial Property Coverage Part.....	\$ 510,556	\$ 510,556
Commercial General Liability Coverage Part.....	\$ 81,513	\$ 81,513
Terrorism Risk Insurance Act of 2015.....	\$ 15,761	\$ 15,761
Total.....	\$ 607,830	\$ 607,830

FORMS AND ENDORSEMENTS: See Form Schedule

JHolbrook

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IMPORTANT NOTICES TO POLICYHOLDERS

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ILMS0005(0121) POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE  
ILMS016 (1015) CUSTOMER PRIVACY POLICY  
ILMS017 (0118) POLICYHOLDER DISCLOSURE OF EXCEPTION COVERING CERTAIN FIRE LOSSES  
STATES: GA, NC & NJ  
COVERAGE PART: COMMERCIAL PROPERTY  
: COMMERCIAL INLAND MARINE

ILMS019 (1119) UNDERSTANDING THE AUDIT PROCESS COULD SAVE YOU MONEY  
ILMS11 (0604) ADVISORY NOTICE TO POLICYHOLDERS - OFAC  
ILN026 (0609) DISTRICT OF COLUMBIA FRAUD STATEMENT

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COMMON POLICY FORM SCHEDULE

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FORMS AND ENDORSEMENTS APPLYING TO AND MADE A PART OF THIS POLICY AT TIME OF ISSUE:

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IL0017 (1198) COMMON POLICY CONDITIONS  
IL0278 (0908) DISTRICT OF COLUMBIA CHANGES - CANCELLATION & NONRENEWAL  
BE-25 NAMED INSURED SCHEDULE



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 IMPORTANT NOTICES TO POLICYHOLDERS
 

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CPMS12-1 POLICYHOLDERS NOTICE - EQUIPMENT BREAKDOWN ENHANCEMENT  
 ILMS11-1(0411) PROTECTIVE SAFEGUARD ENDORSEMENT ADVISORY NOTICE  
 ILMS14-2(0714) NOTICE TO POLICYHOLDERS REGARDING INFLATION PROTECTION & BLDG VALUES

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 COMMERCIAL PROPERTY FORM SCHEDULE
 

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 FORMS AND ENDORSEMENTS APPLYING TO AND MADE A PART OF THIS POLICY AT TIME OF ISSUE:
 

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CP0010 (1012) BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
 CP0030 (1012) BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM  
 CP0090 (0788) COMMERCIAL PROPERTY CONDITIONS  
 CP0140 (0706) EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA  
 CP1030 (0917) CAUSES OF LOSS - SPECIAL FORM  
 CP9903 (1219) CANNABIS EXCLUSION  
 CPHG42 (0413) GREEN ENVIRONMENTAL AND EFFICIENCY IMPROVEMENTS  
 CPHG46 (0913) EXCL OF LOSS DUE TO BY-PRODUCTS OF OPERATIONS FOR RENTAL PROP  
 IL0952 (0115) CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM  
 ILMS0020(0720) NAME CHANGE ENDORSEMENT  
 CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,125.00  
     Coverage A: Yes  
     Coverage B: \$593,872  
     Coverage C: \$593,872  
     Post-Loss Ordinance/Law: No  
     Premises 1, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....390.00  
     Discharge Limit: See Limit(s) Below  
     Property Damage (Bldg): \$50,000  
     Annual Agg Limitation: Does Not Apply  
     Premises 1, Building 1

CP1045 (1012) EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT(SUB-LIMIT FORM).5,738.00  
     Premises: All  
     Building: All  
     Blanket Sublimit: \$5,000,000  
     Deductible: 10%  
     Sprinklered: Yes  
     Including Masonry Veneer: Applies (10% - 25%)  
     Including Roof Tank: No  
     Increase Annual Aggregate: Does Not Apply

CP1218 (1012) LOSS PAYABLE PROVISIONS  
     Name: JP MORGAN CHASE BANK N.A. ISAOA  
     : ATTN: TX1-0013  
     Address: PO BOX 9110  
     : COPPELL, TX 75019-9110  
     Applicable Clause: C.2. - Lender's Loss Payable  
     Premises 1, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....277.00  
     Post-Loss Ordinance/Law: No  
     Premises 1, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
     72-hour Time Period: Replaced by 24 hours  
     Premises 1, Building 1

CPHG43 (0413) FLOOD COVERAGE ENDORSEMENT.....26,300.00  
 Flood Limit: \$5,000,000  
 Annual Flood Aggregate: \$5,000,000  
 No Coinsurance Option: Does Not Apply  
 Flood Deductible: \$25,000  
 Underlying NFIP Waiver: Applies  
 Excluded Locations: See BE-24 Schedule of Excluded Locations

BE-24 (0196) LOCATIONS EXCLUDED FROM CPHG43  
 BE-26 (0196) LOSS PAYABLE PROVISIONS  
 BE-28 (0196) MORTGAGEES  
 CP0405 (0917) ORDINANCE OR LAW COVERAGE.....318.00  
 Coverage A: Yes  
 Coverage B: \$121,208  
 Coverage C: \$121,208  
 Post-Loss Ordinance/Law: No  
 Premises 2, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....338.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 2, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: JP MORGAN CHASE BANK N.A. ISAOA  
 : ATTN: TX1-0013  
 Address: PO BOX 9110  
 : COPPELL, TX 75019-9110  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 2, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....71.00  
 Post-Loss Ordinance/Law: No  
 Premises 2, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 2, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....499.00  
 Coverage A: Yes  
 Coverage B: \$135,474  
 Coverage C: \$135,474  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 3, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,121.00  
Coverage A: Yes  
Coverage B: \$368,950  
Coverage C: \$368,950  
Post-Loss Ordinance/Law: No  
Premises 3, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 3, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
: INC., CBRE LOAN SERVICES, INC A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 3, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
Post-Loss Ordinance/Law: No  
Premises 3, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 3, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,121.00  
Coverage A: Yes  
Coverage B: \$368,950  
Coverage C: \$368,950  
Post-Loss Ordinance/Law: No  
Premises 3, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 3, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
: INC., CBRE LOAN SERVICES, INC A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 3, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
Post-Loss Ordinance/Law: No  
Premises 3, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 3, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....2,013.00  
 Coverage A: Yes  
 Coverage B: \$691,051  
 Coverage C: \$691,051  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....333.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....376.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,121.00  
 Coverage A: Yes  
 Coverage B: \$368,950  
 Coverage C: \$368,950  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,121.00  
 Coverage A: Yes  
 Coverage B: \$368,950  
 Coverage C: \$368,950  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,574.00  
 Coverage A: Yes  
 Coverage B: \$508,443  
 Coverage C: \$508,443  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....333.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....328.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,984.00  
 Coverage A: Yes  
 Coverage B: \$676,403  
 Coverage C: \$676,403  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....333.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....384.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,121.00  
 Coverage A: Yes  
 Coverage B: \$368,950  
 Coverage C: \$368,950  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....202.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....174.00  
 Coverage A: Yes  
 Coverage B: \$78,692  
 Coverage C: \$78,692  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....233.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 3, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS  
 : INC., CBRE LOAN SERVICES, INC A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 3, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....9.00  
 Post-Loss Ordinance/Law: No  
 Premises 3, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 3, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....678.00  
 Coverage A: Yes  
 Coverage B: \$187,260  
 Coverage C: \$187,260  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....105.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,111.00  
 Coverage A: Yes  
 Coverage B: \$346,017  
 Coverage C: \$346,017  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....184.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....618.00  
 Coverage A: Yes  
 Coverage B: \$167,327  
 Coverage C: \$167,327  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....95.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....349.00  
 Coverage A: Yes  
 Coverage B: \$97,356  
 Coverage C: \$97,356  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....233.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 4



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....61.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....958.00  
 Coverage A: Yes  
 Coverage B: \$287,957  
 Coverage C: \$287,957  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....155.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....761.00  
 Coverage A: Yes  
 Coverage B: \$216,909  
 Coverage C: \$216,909  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....121.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,029.00  
 Coverage A: Yes  
 Coverage B: \$314,124  
 Coverage C: \$314,124  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....169.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,196.00  
 Coverage A: Yes  
 Coverage B: \$380,470  
 Coverage C: \$380,470  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....288.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 4, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : D1118-02N (SEE BE-26)  
 Address: 1525 WEST WT HARRIS BLVD  
 : CHARLOTTE, NC 28262  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 4, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....201.00  
 Post-Loss Ordinance/Law: No  
 Premises 4, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 4, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 12



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 13

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 14

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 14

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 15

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 15

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 15

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 15

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 15

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 16

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 16

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 16

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 16

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 16

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 17

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 17

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 17

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 17

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 17

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 18

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 18

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 18

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 18

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 18

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 19

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 19

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 19

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 19

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 19

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 20

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 20

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 20

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 20

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 20

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 21

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 21

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 21

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....124.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 21

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 21

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....449.00  
 Coverage A: Yes  
 Coverage B: \$121,376  
 Coverage C: \$121,376  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 22

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....245.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 22

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 22

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....111.00  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 22

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 5, Building 22

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....116.00  
 Coverage A: Yes  
 Coverage B: \$54,098  
 Coverage C: \$54,098  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 23

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....198.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 23

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 23

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....27.00  
 Coverage A: Yes  
 Coverage B: \$10,899  
 Coverage C: \$10,899  
 Post-Loss Ordinance/Law: No  
 Premises 5, Building 24

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....151.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 5, Building 24

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 5, Building 24

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 5



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 13

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 14

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 14

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 15

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 15

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 15

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 15

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 15

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 16

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 16

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 16

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 16

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 16

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 17

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 17

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 17

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 17

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 17

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 18

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 18

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 18

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 18

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 18

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....551.00  
 Coverage A: Yes  
 Coverage B: \$145,035  
 Coverage C: \$145,035  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 19

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 19

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 19

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....102.00  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 19

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 6, Building 19

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....58.00  
 Coverage A: Yes  
 Coverage B: \$27,000  
 Coverage C: \$27,000  
 Post-Loss Ordinance/Law: No  
 Premises 6, Building 20

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 6, Building 20

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 6, Building 20

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
 Coverage A: Yes  
 Coverage B: \$306,000  
 Coverage C: \$306,000  
 Post-Loss Ordinance/Law: No  
 Premises 7, Building 1

CP0411 (1012) PROTECTIVE SAFEGUARDS  
 Symbols: P-1  
 Premises 7, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 7, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 7, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
 Post-Loss Ordinance/Law: No  
 Premises 7, Building 1



CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 2

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 3

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 4

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....784.00  
Coverage A: Yes  
Coverage B: \$158,000  
Coverage C: \$158,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 5

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....135.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....784.00  
Coverage A: Yes  
Coverage B: \$158,000  
Coverage C: \$158,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 6

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....135.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 7

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,352.00  
Coverage A: Yes  
Coverage B: \$306,000  
Coverage C: \$306,000  
Post-Loss Ordinance/Law: No  
Premises 7, Building 8

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....270.00  
Post-Loss Ordinance/Law: No  
Premises 7, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 7, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....72.00  
Coverage A: Yes  
Coverage B: \$27,840  
Coverage C: \$27,840  
Post-Loss Ordinance/Law: No  
Premises 7, Building 9

CP0411 (1012) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 7, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 7, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: HOLLIDAY FENOGLIO FOWLER, LP  
: C/O HFF, LP (SEE BE-26)  
Address: 9 GREENWAY PLAZA, SUITE 700  
: HOUSTON, TX 77046  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 7, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....80.00  
 Coverage A: Yes  
 Coverage B: \$20,632  
 Coverage C: \$20,632  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....11.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....80.00  
 Coverage A: Yes  
 Coverage B: \$20,632  
 Coverage C: \$20,632  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....11.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....80.00  
 Coverage A: Yes  
 Coverage B: \$20,632  
 Coverage C: \$20,632  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....11.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 9



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....109.00  
 Coverage A: Yes  
 Coverage B: \$30,475  
 Coverage C: \$30,475  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....16.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....80.00  
 Coverage A: Yes  
 Coverage B: \$20,632  
 Coverage C: \$20,632  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....11.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....420.00  
 Coverage A: Yes  
 Coverage B: \$108,048  
 Coverage C: \$108,048  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....95.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....420.00  
 Coverage A: Yes  
 Coverage B: \$108,048  
 Coverage C: \$108,048  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....95.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 13

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....420.00  
 Coverage A: Yes  
 Coverage B: \$108,048  
 Coverage C: \$108,048  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 8, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 8, Building 14

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....95.00  
 Post-Loss Ordinance/Law: No  
 Premises 8, Building 14

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 8, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....854.00  
 Coverage A: Yes  
 Coverage B: \$256,152  
 Coverage C: \$256,152  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....533.00  
 Coverage A: Yes  
 Coverage B: \$144,000  
 Coverage C: \$144,000  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 11



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....95.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....533.00  
 Coverage A: Yes  
 Coverage B: \$144,000  
 Coverage C: \$144,000  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....83.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....533.00  
 Coverage A: Yes  
 Coverage B: \$144,000  
 Coverage C: \$144,000  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....83.00  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 13

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 9, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....132.00  
 Coverage A: Yes  
 Coverage B: \$60,000  
 Coverage C: \$60,000  
 Post-Loss Ordinance/Law: No  
 Premises 9, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 9, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: WELLS FARGO BANK, NA  
 : C/O JLL REAL ESTATE CAPITAL, LLC (SEE BE-26)  
 Address: 2177 YOUNGMAN AVENUE  
 : ST. PAUL, MN 55116  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 9, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....620.00  
 Coverage A: Yes  
 Coverage B: \$179,291  
 Coverage C: \$179,291  
 Post-Loss Ordinance/Law: No  
 Premises 10, Building 1

CP0411 (0917) PROTECTIVE SAFEGUARDS  
 Symbols: P-1  
 Premises 10, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 10, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
 : INC,CBRE LOAN SERVICES INC,A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 10, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
 Post-Loss Ordinance/Law: No  
 Premises 10, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....620.00  
Coverage A: Yes  
Coverage B: \$179,331  
Coverage C: \$179,331  
Post-Loss Ordinance/Law: No  
Premises 10, Building 2

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....626.00  
Coverage A: Yes  
Coverage B: \$180,864  
Coverage C: \$180,864  
Post-Loss Ordinance/Law: No  
Premises 10, Building 3

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....627.00  
Coverage A: Yes  
Coverage B: \$180,983  
Coverage C: \$180,983  
Post-Loss Ordinance/Law: No  
Premises 10, Building 4

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....781.00  
Coverage A: Yes  
Coverage B: \$237,359  
Coverage C: \$237,359  
Post-Loss Ordinance/Law: No  
Premises 10, Building 5

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....781.00  
Coverage A: Yes  
Coverage B: \$237,319  
Coverage C: \$237,319  
Post-Loss Ordinance/Law: No  
Premises 10, Building 6

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....624.00  
Coverage A: Yes  
Coverage B: \$180,107  
Coverage C: \$180,107  
Post-Loss Ordinance/Law: No  
Premises 10, Building 7

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....781.00  
Coverage A: Yes  
Coverage B: \$237,339  
Coverage C: \$237,339  
Post-Loss Ordinance/Law: No  
Premises 10, Building 8

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....781.00  
Coverage A: Yes  
Coverage B: \$237,259  
Coverage C: \$237,259  
Post-Loss Ordinance/Law: No  
Premises 10, Building 9

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....627.00  
Coverage A: Yes  
Coverage B: \$181,620  
Coverage C: \$181,620  
Post-Loss Ordinance/Law: No  
Premises 10, Building 10

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....132.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....781.00  
Coverage A: Yes  
Coverage B: \$237,438  
Coverage C: \$237,438  
Post-Loss Ordinance/Law: No  
Premises 10, Building 11

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....781.00  
Coverage A: Yes  
Coverage B: \$237,179  
Coverage C: \$237,179  
Post-Loss Ordinance/Law: No  
Premises 10, Building 12

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....628.00  
Coverage A: Yes  
Coverage B: \$181,580  
Coverage C: \$181,580  
Post-Loss Ordinance/Law: No  
Premises 10, Building 13

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 13



CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....624.00  
Coverage A: Yes  
Coverage B: \$180,047  
Coverage C: \$180,047  
Post-Loss Ordinance/Law: No  
Premises 10, Building 14

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 14

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 14

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
Post-Loss Ordinance/Law: No  
Premises 10, Building 14

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
72-hour Time Period: Replaced by 24 hours  
Premises 10, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....94.00  
Coverage A: Yes  
Coverage B: \$39,994  
Coverage C: \$39,994  
Post-Loss Ordinance/Law: No  
Premises 10, Building 15

CP0411 (0917) PROTECTIVE SAFEGUARDS  
Symbols: P-1  
Premises 10, Building 15

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
Discharge Limit: See Limit(s) Below  
Property Damage (Bldg): \$50,000  
Annual Agg Limitation: Does Not Apply  
Premises 10, Building 15

CP1218 (1012) LOSS PAYABLE PROVISIONS  
Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
: INC,CBRE LOAN SERVICES INC,A DE CORP  
Address: 929 GESSNER, SUITE 1700  
: HOUSTON, TX 77024  
Applicable Clause: C.2. - Lender's Loss Payable  
Premises 10, Building 15

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....174.00  
 Coverage A: Yes  
 Coverage B: \$84,386  
 Coverage C: \$84,386  
 Post-Loss Ordinance/Law: No  
 Premises 10, Building 16

CP0411 (0917) PROTECTIVE SAFEGUARDS  
 Symbols: P-1  
 Premises 10, Building 16

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 10, Building 16

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: FREDDIE MAC, ISAOA C/O CBRE CAPITAL MARKETS,  
 : INC,CBRE LOAN SERVICES INC,A DE CORP  
 Address: 929 GESSNER, SUITE 1700  
 : HOUSTON, TX 77024  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 10, Building 16

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....835.00  
 Coverage A: Yes  
 Coverage B: \$166,600  
 Coverage C: \$166,600  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 1

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 1

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 1

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 1

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 1

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....835.00  
 Coverage A: Yes  
 Coverage B: \$166,600  
 Coverage C: \$166,600  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 2

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 2

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 2

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 2

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 2

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....835.00  
 Coverage A: Yes  
 Coverage B: \$166,600  
 Coverage C: \$166,600  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 3

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 3

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 3

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 3

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 3

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....418.00  
 Coverage A: Yes  
 Coverage B: \$83,300  
 Coverage C: \$83,300  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 4

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 4

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 4

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....79.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 4

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 4

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....276.00  
 Coverage A: Yes  
 Coverage B: \$50,277  
 Coverage C: \$50,277  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 5

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 5

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 5

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....64.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 5

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 5

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....153.00  
 Coverage A: Yes  
 Coverage B: \$30,430  
 Coverage C: \$30,430  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 6

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 6

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 6

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....31.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 6

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 6

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....185.00  
 Coverage A: Yes  
 Coverage B: \$38,037  
 Coverage C: \$38,037  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 7

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 7

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 7

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 7

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 7

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....153.00  
 Coverage A: Yes  
 Coverage B: \$30,430  
 Coverage C: \$30,430  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 8

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 8

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 8

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....31.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 8

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 8

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....153.00  
 Coverage A: Yes  
 Coverage B: \$30,430  
 Coverage C: \$30,430  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 9

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 9

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 9

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....31.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 9

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 9

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 10

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 10

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 10

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 10

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 10

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 11

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 11

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 11

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 11

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 11

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 12

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 12

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 12

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 12

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 12

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 13

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 13

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 13

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 13

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 13

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 14

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 14



CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 14

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 14

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 14

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....456.00  
 Coverage A: Yes  
 Coverage B: \$92,990  
 Coverage C: \$92,990  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 15

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....156.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 15

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 15

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....39.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 15

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 15

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....666.00  
 Coverage A: Yes  
 Coverage B: \$126,225  
 Coverage C: \$126,225  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 16

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 16

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 16

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....118.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 16

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 16

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,167.00  
 Coverage A: Yes  
 Coverage B: \$249,900  
 Coverage C: \$249,900  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 17

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 17

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 17

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 17

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 17

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,167.00  
 Coverage A: Yes  
 Coverage B: \$249,900  
 Coverage C: \$249,900  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 18

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 18

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 18

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 18

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 18

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....1,167.00  
 Coverage A: Yes  
 Coverage B: \$249,900  
 Coverage C: \$249,900  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 19

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....193.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 19

CP1218 (1012) LOSS PAYABLE PROVISIONS  
 Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 19

CP1531 (0917) ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION.....158.00  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 19

CP1556 (0607) BUSINESS INCOME CHANGES - BEGINNING PERIOD OF RESTORATION  
 72-hour Time Period: Replaced by 24 hours  
 Premises 11, Building 19

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....70.00  
 Coverage A: Yes  
 Coverage B: \$26,775  
 Coverage C: \$26,775  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 20

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00  
 Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 20

## CP1218 (1012) LOSS PAYABLE PROVISIONS

Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 20

CP0405 (0917) ORDINANCE OR LAW COVERAGE.....49.00

Coverage A: Yes  
 Coverage B: \$17,850  
 Coverage C: \$17,850  
 Post-Loss Ordinance/Law: No  
 Premises 11, Building 21

CP1038 (1012) DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED).....119.00

Discharge Limit: See Limit(s) Below  
 Property Damage (Bldg): \$50,000  
 Annual Agg Limitation: Does Not Apply  
 Premises 11, Building 21

## CP1218 (1012) LOSS PAYABLE PROVISIONS

Name: HOLLIDAY FENOGLIO FOWLER, LP  
 : C/O HFF, LP (SEE BE-26)  
 Address: 9 GREENWAY PLAZA, SUITE 700  
 : HOUSTON, TX 77046  
 Applicable Clause: C.2. - Lender's Loss Payable  
 Premises 11, Building 21

CPHG10 (0413) ADDITIONAL COVERAGE ENDORSEMENT (ACE).....290.00

CPHG40 (1017) EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT.....22,637.00

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 OTHER CHARGES APPLIED TO THIS POLICY  
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Terrorism Risk Insurance Program Reauthorization Act of 2019 - Certified Acts -  
 Premium Charged.....15,123.00  
 Fire Following Exception - Certified Acts of Terrorism - Premium Charged.....629.00

**Company:** The Harford Mutual Insurance Company

Bel Air, Maryland 21014-3544

**Policy Number:** 9203316      **Renewal of:** New

**Named Insured and Mailing Address**

SB REIM LLC  
1010 WISCONSIN AVE NW  
Washington, DC 20007

**Agency Name and Address**

1713-BAS      HOWARD INSURANCE AGENCY, INC.  
6900 WISCONSIN AVE, FIFTH FLOOR  
CHEVY CHASE, MD 20815  
3016522500

**Policy Period:** From 02/01/2021 to 02/01/2022 at 12:01 A.M. Standard Time at your mailing address shown above.

**In return for the payment of the premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.**

LOCATIONS EXCLUDED FROM CPHG43

Form Number: BE-24

THE FOLLOWING LOCATIONS ARE EXCLUDED FROM FLOOD COVERAGE PROVIDED  
BY FORM CPHG43:

5908 TATTERSALL DRIVE  
5707 WINDLESTRAW DRIVE  
1400 - 1420 DELK ROAD  
1430 - 1440 DELK ROAD  
1450 - 1460 DELK ROAD